

Oracle® Banking Retail Lending Servicing Cloud Services Integration Guide



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Preface

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Purpose

This guide describes the APIs that are configured in Oracle Banking Retail Lending Servicing Cloud Services through Oracle Banking Routing Hub Module.

Audience

This guide is primarily intended for the following user / user roles:

Table Audience

Role	Function
Implementation and IT Staff	Implementation and maintenance of the software.

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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.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Acronyms and Abbreviations

The following acronyms and abbreviations are used in this guide:

Table **Acronyms**

Abbreviation	Description
API	Application Programming Interface
EOD	End of Day
ELCM	Enterprise Limits and Collateral Management
OBRL	Oracle Banking Retail Lending Servicing
OBPM	Oracle Banking Party Management
OBC	Oracle Banking Collections
OBOL	Oracle Banking Operational Ledger

1

Enterprise Limits and Collateral Management Implementation

This topic provides the information about APIs configured using Oracle Banking Routing Hub.

- [Utilization / De-utilization](#)
This topic provides the information about the utilization / de-utilization service consumers that are added to configure ELCM.
- [Enterprise Limits and Collateral Management Bulk Utilization Update](#)
This topic provides the information about the bulk utilization service providers that are added to configure ELCM.

1.1 Utilization / De-utilization

This topic provides the information about the utilization / de-utilization service consumers that are added to configure ELCM.

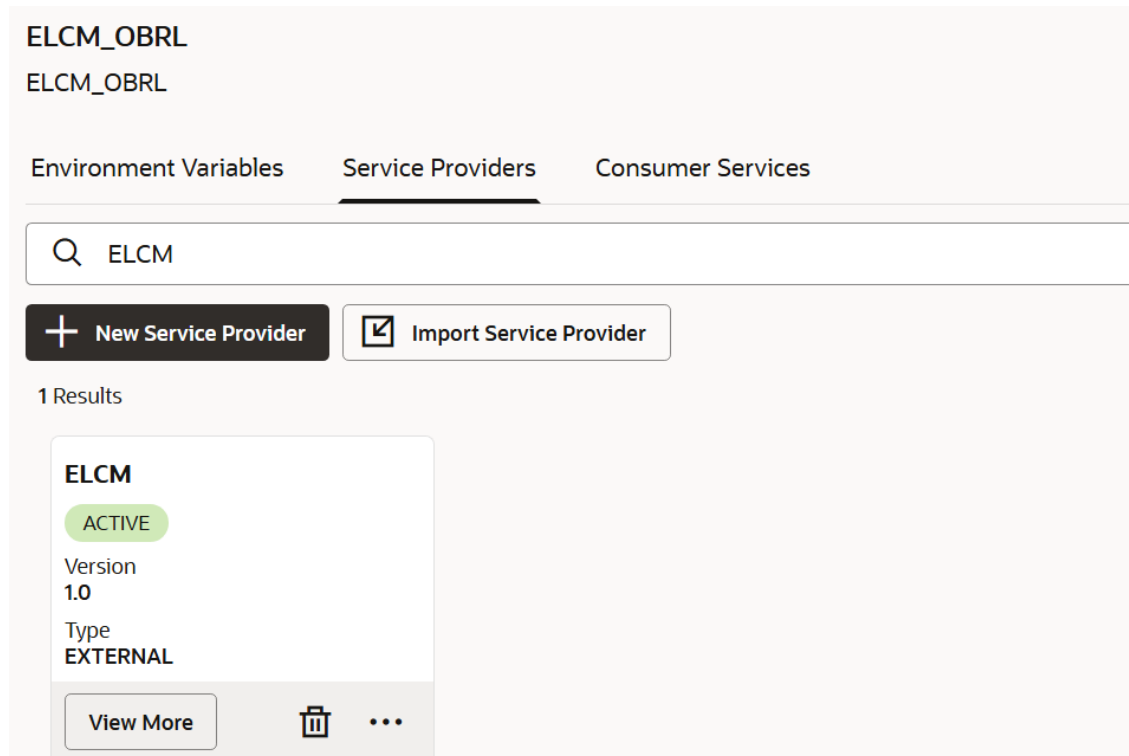
The **Service Consumers** for **OBRL** are as displayed below.

Figure 1-1 Service Consumers

The screenshot displays the 'Service Consumers' interface. At the top, there is a 'Back to List of Service Consumers' link. Below this, the text 'ELCM_OBRL' is shown twice. A navigation bar contains three tabs: 'Environment Variables', 'Service Providers', and 'Consumer Services'. A search bar with a magnifying glass icon and the text 'Search' is present. Below the search bar are three buttons: '+ New Group', 'Export Group' (with a download icon), and 'Import Group' (with an upload icon). The interface shows '0 Results' and the message 'No items to display.' At the bottom, a pagination bar indicates 'Page 1 (0 of 0 items)' and includes navigation arrows and a page number '1'.

The **ELCM Service Providers** for **OBRL** are as displayed below.

Figure 1-2 ELCM Service Providers

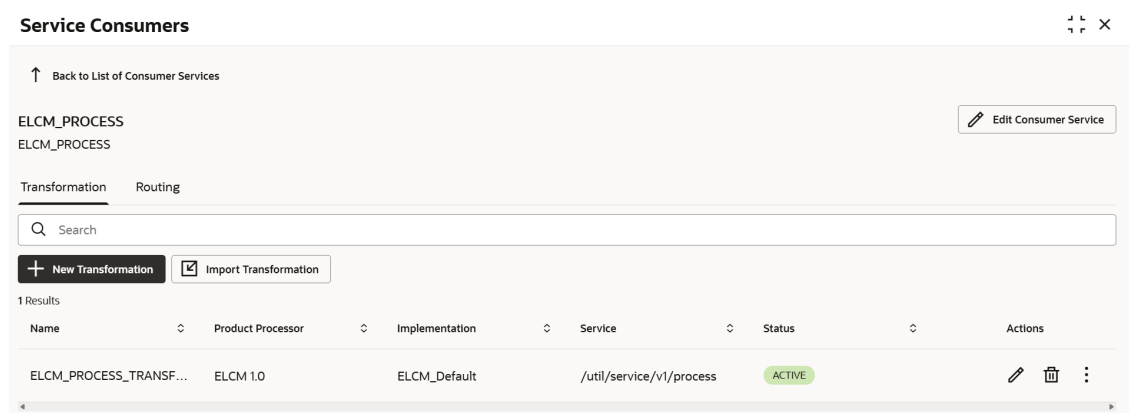


The following four endpoints are required for consumer services to be configured in Oracle Banking Routing Hub:

/util/service/v1/process

The **Consumer Services** for **OBRL** are as displayed below.

Figure 1-3 Consumer Services



- [Utilization / De-utilization - Request / Response](#)
This topic describes about the sample request / response for the consumer service **Utilization / De-utilization**.

1.1.1 Utilization / De-utilization - Request / Response

This topic describes about the sample request / response for the consumer service
Utilization / De-utilization.

Request/Response

SERVICE-CONSUMER = "ELCM_OBRL"

SERVICE-CONSUMER-SERVICE=" ELCM_PROCESS"

Request

```
{
  "headers" : {
    "branchCode" : "000",
    "source" : "OBRL",
    "userId" : "TESTUSER1",
    "Content-Type" : "application/json"
  },
  "body" : {
    "utilBrn" : "000",
    "utilMasterExpDtoList" : [ ],
    "utilMainLimits" : [ ],
    "utilLogs" : [ {
      "action" : "INCREASE",
      "userRefNo" : "LNPZ010000022791",
      "customerNo" : "000010235",
      "utilCcy" : "USD",
      "utilBrn" : "000",
      "amtTag" : "PRINCIPAL",
      "source" : "OBRL",
      "collateralCode" : "GENLB10233",
      "liabNo" : "P10235",
      "limitType" : "C",
      "limitCcy" : "USD",
      "utilAmt" : 10047.0,
      "utilPrd" : null,
      "module" : null,
      "liabCcy" : null,
      "liabBranch" : null,
      "eventCode" : "DSBR",
      "eventsSlNo" : 3,
      "transDate" : "2024-11-08T00:00:00",
      "valueDate" : "2024-11-08T00:00:00",
      "defaultLiab" : "D"
    } ]
  },
  "httpMethod" : "POST",
}
```


Response

```
{
  "headers" : {
    "content-length" : [ "2461" ],
    "HttpStatusCode" : 200,
    "connection" : [ "keep-alive" ],
    "Date" : [ "Tue, 1 Apr 2025 11:35:14 GMT" ],
    "Content-Type" : [ "application/json" ]
  },
  "body" : {
    "data" : {
      "action" : "NEW",
      "authDtStamp" : "2024-11-08T11:35:14Z[UTC]",
      "authId" : "TESTUSER1",
      "authStat" : "A",
      "inputDtStamp" : "2024-11-08T11:35:14Z[UTC]",
      "inputUserId" : "TESTUSER1",
      "keyId" : "~GCTB_UTILS~USER_REFNO",
      "utilBrn" : "000",
      "utilLogs" : [ {
        "GDaysNeeded" : "N",
        "action" : "NEW",
        "amtTag" : "PRINCIPAL",
        "authDtStamp" : "2024-11-08T11:35:14Z[UTC]",
        "authId" : "TESTUSER1",
        "authStat" : "A",
        "autoAuth" : "Y",
        "bookDate" : "2024-11-08T00:00:00Z[UTC]",
        "changeUtilAmt" : 10047.0,
        "collateralCode" : "GENLB10233",
        "considerAsRevolving" : "N",
        "customerNo" : "000010235",
        "dataMigration" : "N",
        "defaultLiab" : "D",
        "endOfInput" : "N",
        "eventCode" : "DSBR",
        "eventSlNo" : 3,
        "forceAuth" : "N",
        "ignoreOverrides" : "N",
        "inputDtStamp" : "2024-11-08T11:35:14Z[UTC]",
        "inputUserId" : "TESTUSER1",
        "isAccount" : "N",
        "isSimulation" : "N",
        "ismergeOperation" : "N",
        "liabId" : 7261,
        "liabNo" : "P10235",
        "liabUtil" : 0,
        "liabilityDetails" : [ {
          "authstat" : "A",
          "blockAmount" : 0,
          "evolvableHolder" : {
            "empty" : true,
            "typeIds" : [ ]
          }
        }
      ],
    },
  },
}
```

```
"id" : 7261,
"liabBranch" : "505",
"liabCcy" : "USD",
"liabName" : "P10235",
"liabNo" : "P10235",
"liabilityCustomerLinkage" : {
  "branchCode" : "505",
  "customerNo" : "000010235",
  "evolvableHolder" : {
    "empty" : true,
    "typeIds" : [ ]
  },
  "id" : 1937,
  "liabCustExposureDtoList" : [ ],
  "liabId" : 7261
},
"liabilityExposuresList" : [ ],
"modno" : 2,
"nettingRequired" : "N",
"onceauth" : "Y",
"overallLimit" : 99999999,
"processNo" : 1,
"rootLiabId" : 7261,
"tankedUtil" : 0,
"unadvised" : "N",
"utilAmt" : 0
} ],
"limitCcy" : "USD",
"limitCcyMatured" : 0,
"limitCcyUncoll" : 0,
"limitExchRate" : 1,
"limitId" : 8731,
"limitType" : "C",
"limitUtil" : 10047.0,
"matured" : "N",
"maturedAmt" : 0,
"module" : "GC",
"multiAuth" : "N",
"offsetHr" : 0,
"offsetMin" : 0,
"onceAuthorized" : false,
"processNo" : 1,
"recordStatus" : "O",
"shadowLimit" : "N",
"source" : "OBRL",
"stat" : "S",
"statistics" :
"After:LIMIT_TYPE:C:LIMIT_ID:8731:TXN_AMOUNT:10047.0:AVAILABLE_AMOUNT:null:AMO
UNT_UTILISED_TODAY:null:AMOUNT_REINSTATED_TODAY:null:UNCOLLECTED_AMOUNT:null:T
ANKED_UTIL:null:NETTING_AMOUNT:null:MATURED_UTIL:null:REVOLVING_AMT:null ",
"tenor" : 0,
"tenorBasis" : "N",
"transDate" : "2024-11-08T00:00:00Z[UTC]",
"txnId" : "1356592742563315712",
"txnInitDate" : "2024-11-08T00:00:00Z[UTC]",
"txnPercent" : 0,
```

```

        "txnStatus" : "S",
        "unColl" : 0,
        "userRefNo" : "LNPZ010000022791",
        "utilAmt" : 10047.0,
        "utilBrn" : "000",
        "utilCcy" : "USD",
        "utilId" : "1356592742672367616",
        "utilPrd" : "UTIL",
        "utilStat" : "A",
        "valueDate" : "2024-11-08T00:00:00Z[UTC]",
        "vdUpdate" : "N",
        "versionNo" : 1
    } ],
    "versionNo" : 1
},
"warnings" : [ ],
"paging" : "",
"errors" : [ ],
"informations" : [ {
    "informationCode" : "ST-SAVE-027",
    "informationMessage" : "Request Successfully Processed"
} ]
},
"httpMethod" : "POST",
"httpCode" : 200,
}

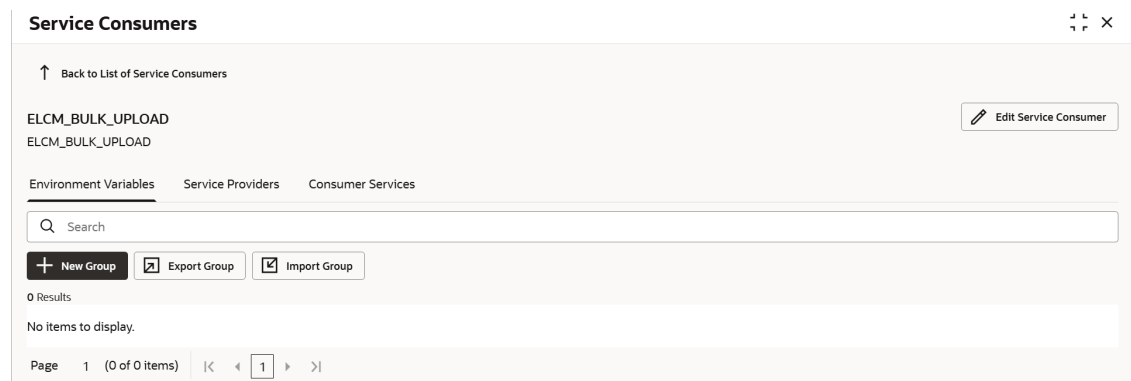
```

1.2 Enterprise Limits and Collateral Management Bulk Utilization Update

This topic provides the information about the bulk utilization service providers that are added to configure ELCM.

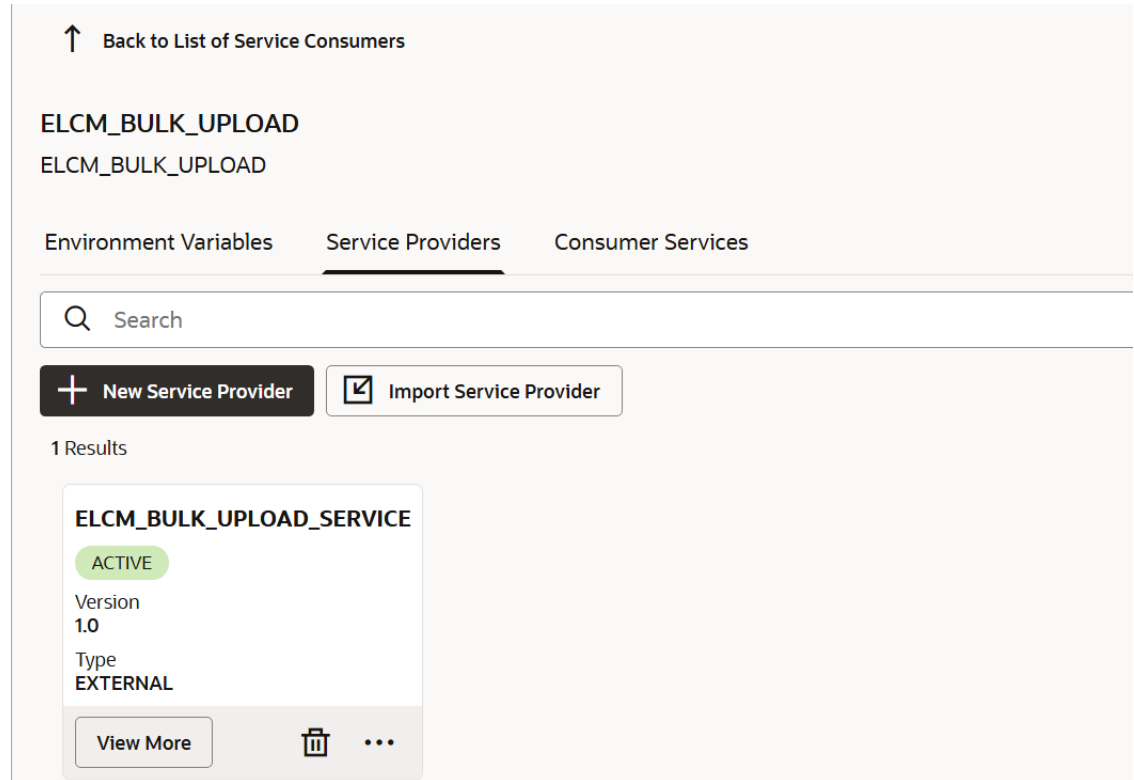
The **Service Consumers** for **OBRL** are as displayed below.

Figure 1-4 Service Consumers



The **ELCM Service Providers** for **OBRL** are as displayed below.

Figure 1-5 ELCM Service Providers

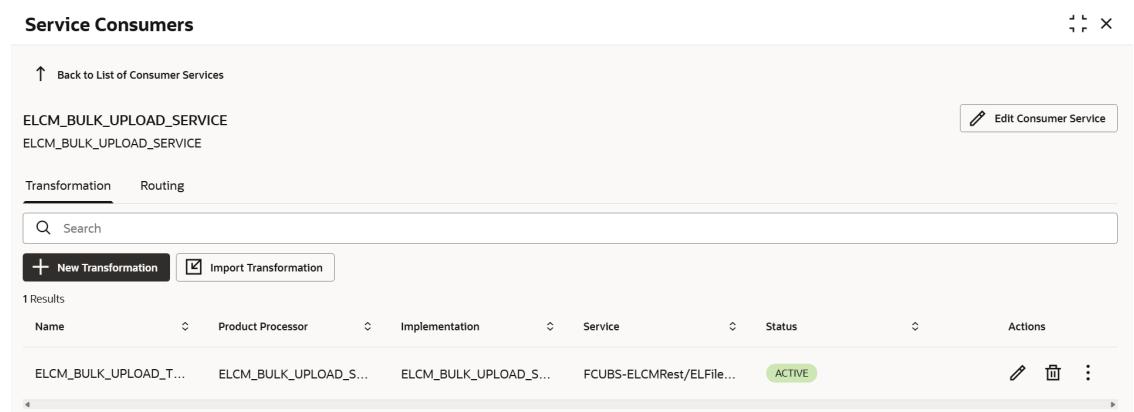


The following four endpoints are required for consumer services to be configured in Oracle Banking Routing Hub:

FCUBS-ELCMRest/ELFileUploadService/fileUpload

The **Consumer Services** for **OBRL** are as displayed below.

Figure 1-6 Consumer Services



- [Enterprise Limits and Collateral Management Bulk Utilization - Request / Response](#)
This topic describes about the sample request / response for the consumer service **ELCM Bulk Utilization**.

1.2.1 Enterprise Limits and Collateral Management Bulk Utilization - Request / Response

This topic describes about the sample request / response for the consumer service **ELCM Bulk Utilization**.

Request/Response

SERVICE-CONSUMER = "ELCM_OBRL"

SERVICE-CONSUMER-SERVICE=" ELCM_PROCESS"

Request

```
http://100.76.166.230:8002/FCUBS-ELCMRest/ELFileUploadService/fileUpload' \
header 'userId: TESTUSER1' \
header 'source: EXTSYS' \
header 'userBranch: 001' \
header 'entity: ENTITY_ID1' \
header 'Content-Type: multipart/form-data' \
form 'file=@"/C:/prashant_files/DECREASEBULKUTIL_11-01-2024.txt"'
```

Response

```
{
  "fileUpload": {
    "fileUploadDetails": [
      {
        "fileRefNo": 1161,
        "fileName": "DECREASEBULKUTIL_11-01-2024.txt",
        "fileUploadDate": "2025-02-24",
        "fileStatus": "P",
        "startTime": "2025-02-24 07:36:29",
        "endTime": "2025-02-24 07:36:30",
        "utilsErrorLog": []
      }
    ]
  },
  "fcubsWarningResp": {
    "warning": []
  }
}
```

2

Oracle Banking Payments Implementation

This topic provides the information about APIs configured using Oracle banking Retail Lending Servicing Cloud Service.

This topic contains the following subtopics:

- [Creditout](#)
This topic provides information of creditout request and its response.
- [Debitout](#)
This topic provides information of debitout request and its response.

2.1 Creditout

This topic provides information of creditout request and its response.

Request

```
{
  "headers" : {
    "branchCode" : "NYC",
    "CHANNEL" : "REST",
    "appId" : "OBPMUS",
    "tenantId" : "ENTITYID1",
    "entityId" : "DEFAULTENTITY",
    "userId" : "SYSTEM",
    "Content-Type" : "application/json"
  },
  "body" : {
    "txnDet" : {
      "txnBranch" : "NYC",
      "hostCode" : "USA",
      "secCode" : "CCD",
      "nachaEntryType" : "ACH Credit",
      "sourceCode" : "OBRL",
      "networkCode" : "USNACHA",
      "sourceRefNo" : "LNPZ03NYC0001933",
      "userRefNo" : "NYCDSBR1349637752926560256",
      "companyId" : "",
      "companyEntryDesc" : "DED",
      "individualIdNo" : "",
      "receivingConsumer" : "",
      "instructionDate" : "2024-10-01",
      "transferCcy" : "USD",
      "transferAmt" : "50",
      "drAcNo" : "10020007",
      "drAcBrn" : "NYC",
      "drAcCcy" : "USD",
      "drBankCode" : "",
      "drName" : "Jon Taylor",
```

```

        "transactionCode" : "32",
        "crAcNo" : "20010008",
        "crName" : "Jon Taylor",
        "crAcBrn" : "NYC",
        "crAcCcy" : "USD",
        "customerNo" : "CUSTNYC00000000000001",
        "crBankCode" : "071000301",
        "zeroDollarEntry" : "",
        "preNotificationEntry" : "",
        "sameDayAch" : "N",
        "prefundedPayments" : "Y",
        "debitFromGl" : "Y"
    },
    },
    "httpMethod" : "POST",
}

```

Response

```

{
  "headers" : {
    "X-ORACLE-DMS-ECID" : [ "2c2adfe4-9521-4f37-9a05-e111849c029a-0000875d" ],
    "HttpResponseCode" : 200,
    "Content-Length" : [ "262" ],
    "X-ORACLE-DMS-RID" : [ "0" ],
    "Date" : [ "Thu, 13 Mar 2025 06:58:35 GMT" ],
    "Content-Type" : [ "application/json" ]
  },
  "body" : {
    "sourceCode" : "OBRL",
    "MSGSTATUS" : "SUCCESS",
    "resp" : [ {
      "respCode" : "PM-SAVE-002",
      "respDesc" : "Transaction Processed and Authorized ."
    } ],
    "txnRefNo" : "2507202144915000",
    "userRefNo" : "NYCDSBR1349637752926560256",
    "TXNID" : "2507201944915000",
    "sourceRefNo" : "LNPZ03NYC0001933"
  },
  "httpMethod" : "POST",
  "httpCode" : 200,
}

```

2.2 Debitout

This topic provides information of debitout request and its response.

Request

```

{
  "headers" : {
    "branchCode" : "NYC",
    "CHANNEL" : "REST",

```

```

    "appId" : "OBPMUS",
    "tenantId" : "ENTITYID1",
    "entityId" : "DEFAULTENTITY",
    "userId" : "SYSTEM",
    "Content-Type" : "application/json"
  },
  "body" : {
    "header" : {
      "entityId" : "ENTITY_ID1",
      "functionId" : "PNDOTONL",
      "action" : "NEW",
      "moduleId" : "PM",
      "userId" : "KARTHIKA",
      "hostCode" : "USA",
      "source" : "OBRL"
    },
    "txnDet" : {
      "txnBranch" : "NYC",
      "hostCode" : "USA",
      "secCode" : "WEB",
      "nachaEntryType" : "ACH Debit",
      "sourceCode" : "OBRL",
      "networkCode" : "USNACHA",
      "sourceRefNo" : "LNPZ01NYC0001910",
      "userRefNo" : "NYCPMNT1349650450624077824",
      "companyId" : "",
      "individualIdNo" : "LNPZ01NYC0001910",
      "receivingConsumer" : "Jon Taylor",
      "companyEntryDesc" : "DED",
      "instructionDate" : "2024-10-01",
      "transferCcy" : "USD",
      "transferAmt" : "100",
      "drBankCode" : "071000301",
      "drAcNo" : "22323232",
      "drName" : "Jon Taylor",
      "transactionCode" : "37",
      "crAcNo" : "20010014",
      "crName" : "Jon Taylor",
      "crAcBrn" : "NYC",
      "crAcCcy" : "USD",
      "customerNo" : "CUSTNYC00000000000001",
      "zeroDollarEntry" : "N",
      "preNotificationEntry" : "N",
      "sameDayAch" : "N",
      "creditToGl" : "Y"
    }
  },
  "httpMethod" : "POST",
}

```

Response

```

{
  "headers" : {
    "X-ORACLE-DMS-ECID" : [ "2c2adfe4-9521-4f37-9a05-e111849c029a-000087b7" ],

```



```
"HttpStatusCode" : 200,  
"Content-Length" : [ "262" ],  
"X-ORACLE-DMS-RID" : [ "0" ],  
"Date" : [ "Thu, 13 Mar 2025 07:49:02 GMT" ],  
"Content-Type" : [ "application/json" ]  
},  
"body" : {  
  "sourceCode" : "OBRL",  
  "MSGSTATUS" : "SUCCESS",  
  "resp" : [ {  
    "respCode" : "PM-SAVE-002",  
    "respDesc" : "Transaction Processed and Authorized ."  
  } ],  
  "txnRefNo" : "2507202147942000",  
  "userRefNo" : "NYCPMNT1349650450624077824",  
  "TXNID" : "2507201947942000",  
  "sourceRefNo" : "LNPZ01NYC0001910"  
},  
"httpMethod" : "POST",  
"httpCode" : 200,  
}
```

3

Oracle Banking Accounts Integrations

This topic provides information on integration with Oracle Banking Accounts.

The Endpoints for the Oracle Banking Accounts are describes below:

Table 3-1 Integration Endpoints

Endpoints	Description
obcdda-pp-transaction-balance-service/ob/oba/tbs/v1/transactions/accountings	This end point is being integrated from OBRL to send accounting requests to OBA.
obcdda-pp-transaction-balance-service/ob/oba/tbs/v1/transactions/amountBlocks	This end point is being integrated from OBRL to create the amount blocks on the CASA accounts during payment batch of OBRL

4

Oracle Banking Collections Integration

This topic provides information on integration with Oracle Banking Collections.

The below batches to be configured (Sequence after OBRL_AHIU):

- Data Transfer1 Core to Integration Domain
- Data Transfer2 Core to Integration Domain
- Data Transfer OBRL to Integration Domain
- Data Transfer3 Integration Domain to Collection System

5

Oracle Banking Operational Ledger Integrations

This topic provides information on integration with Oracle Banking Operational Ledger.

The Endpoints for the Oracle Banking Operational Ledger are describes below:

Table 5-1 Integration Endpoints

Endpoints	Description
OBOL-TRANSACTION-ACCOUNTING-SERVICES/obol-transaction-accounting-services/ob/obol/v1/transactionLogAccounting	This end point is being integrated from OBRL to send accounting requests to OBOL for ledger settlement.

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