

Oracle® Financial Services Lending and Leasing

OAuth2 based Web Services Access Authentication



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Oracle Financial Services Lending and Leasing OAuth2 based Web Services Access Authentication, Release 14.12.0.0.0

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1

Introduction

- [Background](#)
- [Purpose](#)
- [Abbreviations](#)

1.1 Background

Oracle Financial Services Lending and Leasing (OFSSL) suite is a comprehensive, end-to-end solution that supports full lifecycle of direct and indirect consumer lending business with Origination, Servicing and Collections modules. This enables financial institutions to make faster lending decisions, provide better customer service and minimize delinquency rates through a single integrated platform. It addresses each of the lending processes from design through execution. Its robust architecture and use of leading-edge industry standard products ensure almost limitless scalability.

To extend OFSSL SaaS, OAuth2 can be used for securing OFSSL web services user access Authentication. This document details the process of web services authentication using OAuth services and enabling OAuth setup configurations.

1.2 Purpose

The purpose of this document is to provide detailed information for consulting and partner teams to implement an OAuth2 based REST API access authentication mechanism for OFSSL customers.

1.3 Abbreviations

Table 1-1 Abbreviations

Abbreviation	Detailed Description
OFSSL	Oracle Financial Services Lending and Leasing
IDM	Identity Management
OAuth	Open Authorization
SaaS	Software as a service
PaaS	Product as a service
OAM	Oracle Access Management
API	Application Program Interface
URL	Uniform Resource Locator
XML	Extensible Markup Language
JWT	JSON Web Token
CSF	Critical success factor

2

Web services authentication using OAuth2

Web services authentication using OAuth2 is one of the best approach for securing user authentication to extend OFSSL SaaS. This uses Oracle / Non-Oracle PaaS to authenticate service access request from an external partner application without sharing OFSSL environment access credentials (UID / Password) and leverages the built-in support for OAuth 2.0.

OAuth 2.0 is an open standard token-exchange technology for verifying a user's identity across multiple systems and domains without risking the exposure of a password.

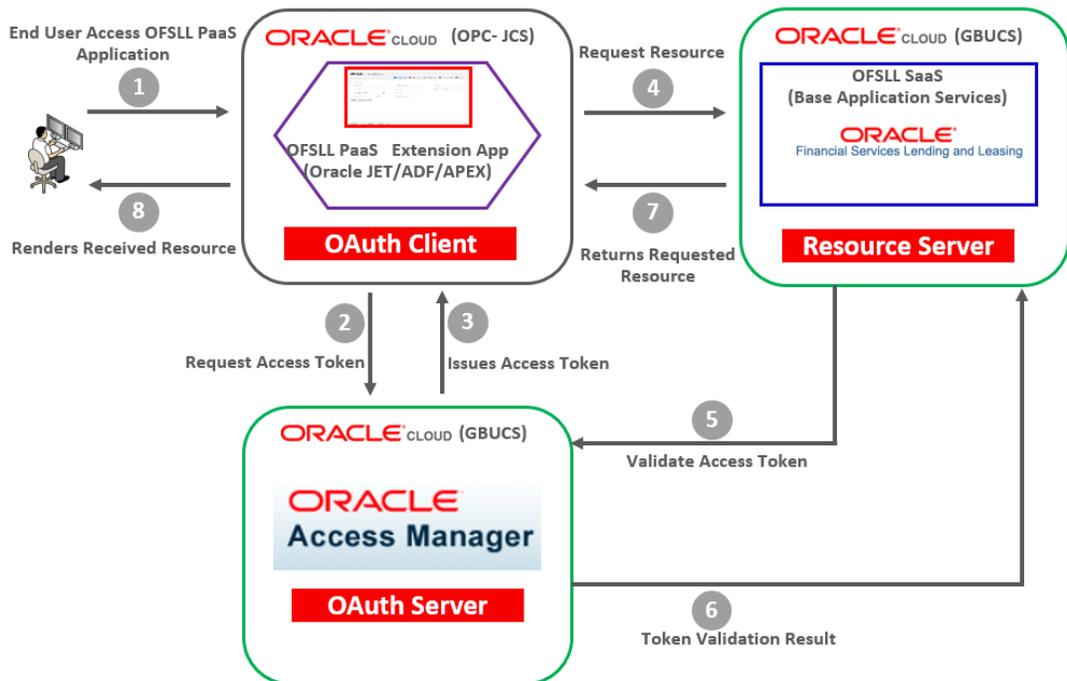
Third-party applications (those not hosted on Oracle Cloud PaaS) can use OAuth for making calls into OFSSL Cloud REST APIs. PaaS / On-Premise application can pass a user's authentication information and request an OAuth token from OFSSL Cloud, and then use the token to interact with an OFSSL Cloud API. PaaS or On-Premise and SaaS components can be with different ID Domains and security is managed with Shared IDM.

- [Understanding OAuth Services](#)

2.1 Understanding OAuth Services

Oracle Access Management (OAM) implemented the OAuth core 2.0 specifications to offer OAuth services. OAuth is an open standard authorization protocol that provides authentication and access control between a Client (such as Web services) and a Resource Owner (Service Provider) on the web.

Figure 2-1 OAuth Services



- [Identity Domains](#)
- [Clients](#)
- [Resource Server](#)
- [Resource Owner](#)
- [Types of OAuth REST API](#)

2.1.1 Identity Domains

The Identity domains are entities that contain all artifacts required to provide standard OAuth services. Identity domains are independent entities and the primary use of this is to provide multi tenants deployments. Each Identity domain will correspond to a tenant. This will also be useful for cloud deployments where each Identity domain can correspond to a separate tenant or entity.

Following are some of the components configured within an OAuth services Identity domain.

- One or More Clients
- One or More Resource Servers

2.1.2 Clients

The client is an application which makes protected resource requests on behalf of the resource owner using its authorization. For example, OFSLL. The Client initiates the OAuth Protocol by invoking the OAuth services. The client may be public or confidential.

There are two types of clients:

- **Confidential Clients:** Web Applications are of confidential client types assigned with a client ID and secret key. These clients can interact with the OAuth services server by sending the Client ID and secret as part of an authorization header.
- **Public Clients:** Public Clients or untrusted clients are assigned with a client ID but no secret key. These are the type of external applications that are not capable of keeping a client password confidential.

2.1.3 Resource Server

The Resource server is the machine on which protected resource is hosted. The Resource server is deployed in a different location from OAM and Client. The Resource server needs to be capable of accepting and responding to protected resource requests using access tokens.

2.1.4 Resource Owner

This is an entity capable of granting access to a protected resource. When the resource owner is a person, it is referred as an end-user.

2.1.5 Types of OAuth REST API

OAuth services are enabled as part of OAM version 12c Installation process. OAM provides an API based approach for configuring OAuth Services. There are 2 types of API OAuth services providers namely Admin API and Runtime API.

The Admin API provides capability to create mandatory admin components like Identity domain, Resource Server and client etc. They must be configured before the client makes the token request.



Note:

To Execute Admin API, you can refer to Oracle OAM OAuth REST API documentation available at <https://docs.oracle.com/en/middleware/idm/access-manager/12.2.1.3/orau/api-admin-identity-domain.html>.

3

Enabling OAuth Setup Configurations

- [Enabling OAuth support for OFSLL REST APIs](#)
- [Identity Domain Creation](#)
- [Resource Server Creation](#)
- [Client Creation](#)
- [Getting Access Token](#)
- [Embedding External Application within OFSLL](#)

3.1 Enabling OAuth support for OFSLL REST APIs

The OAuth support for OFSLL REST API can be enabled with the following steps:

1. Add context Parameters in web.xml
2. Remove URL Security constraint tags in web.xml

Add the below configuration in web.xml of OfsslRestWS.ear:

```
<context-param>  
  
<description>This parameter will decide the jersey filter to be loaded</description>  
<param-name>OAUTH_AND_BASIC_ENABLED</param-name>  
<param-value>Y</param-value>  
</context-param>
```

3. Remove Security configuration from weblogic.xml as well.

Note:

If this context parameter is not set, only the existing basic authentication flow is supported.

3.2 Identity Domain Creation

To create identity domain, any valid reliable REST client application/tool can be used to invoke the REST API. For example, Postman tool.

http:<AdminServerHost:Port>/oam/services/rest/ssa/api/v1/oauthpolicyadmin/
oauthidentitydomain

Request JSON payload

```
{  
  "name": "OFSLL_OAUTH_DOMAIN",  
  "identityProvider": "OUD_LDAP",  
  "description": "OFSLL_OAUTH_DOMAIN",
```

```

"tokenSettings":[{"tokenType":"ACCESS_TOKEN",
"tokenExpiry":3600,
"lifeCycleEnabled":true,
"refreshTokenEnabled":true,
"refreshTokenExpiry":86400,
"refreshTokenLifeCycleEnabled":true
},
{
"tokenType":"AUTHZ_CODE",
"tokenExpiry":3600,
"lifeCycleEnabled":true,
"refreshTokenEnabled":true,
"refreshTokenExpiry":86400,
"refreshTokenLifeCycleEnabled":true
},
{
"tokenType":"SSO_LINK_TOKEN",
"tokenExpiry":3600,
"lifeCycleEnabled":true,
"refreshTokenEnabled":true,
"refreshTokenExpiry":86400,
"refreshTokenLifeCycleEnabled":false
}],
"errorPageURL":"/oam/pages/error.jsp",
"consentPageURL":"/oam/pages/consent.jsp",
"customAttrs":"Attribute of user in IDStore to store the encrypted secretkey
for TOTP"
}

```

Response JSON payload

```

Sucessfully created entity - OAuthIdentityDomain, detail - OAuth Identity
Domain :: Name
- OFSSL_OAUTH_DOMAIN,
Id - 37b278eb5e894085ab1656b9641ccala, Description - OFSSL_OAUTH_DOMAIN,
TrustStore Identifiers - [OFSSL_OAUTH_DOMAIN],
Identity Provider - OUD_LDAP, TokenSettings - [{
"tokenType":"ACCESS_TOKEN",
"tokenExpiry":3600,
"lifeCycleEnabled":true,
"refreshTokenEnabled":true,
"refreshTokenExpiry":86400,
"refreshTokenLifeCycleEnabled":true
},
{
"tokenType":"AUTHZ_CODE",
"tokenExpiry":3600,
"lifeCycleEnabled":true,
"refreshTokenEnabled":true,
"refreshTokenExpiry":86400,
"refreshTokenLifeCycleEnabled":true
},
{
"tokenType":"SSO_LINK_TOKEN",

```

```

"tokenExpiry":3600,
"lifeCycleEnabled":true,
"refreshTokenEnabled":true,
"refreshTokenExpiry":86400,
"refreshTokenLifeCycleEnabled":false}},
ConsentPageURL - oam/pages/consent.jsp,
ErrorPageURL - /oam/pages/error.jsp,
CustomAttrs - Attribute of user in IDStore to store the encrypted secretkey
for TOTP

```

3.3 Resource Server Creation

Resource Server Name: OFSLL_OAUTH_SERVER

Identity Domain: OFSLL_OAUTH_DOMAIN

Request JSON payload

```

{
  "name":"OFSLL_OAUTH_SERVER",
  "description":"OFSLL_OAUTH_SERVER",
  "scopes":[{"scopeName":"OFSLL_REST_ALL",
    "description":"ALLOW_ALL"},
    {
      "scopeName":"OFSLL_REST_NONE",
      "description":"ALLOW_NONE"}],
  "tokenAttributes":
  [{"attrName":"sessionId",
    "attrValue":"$session.id",
    "attrType":"DYNAMIC"}],
  {
    "attrName":"resSrvAttr",
    "attrValue":"RESOURCECONST",
    "attrType":"STATIC"}],
  "idDomain":"OFSLL_OAUTH_DOMAIN",
  "audienceClaim":{"subjects":["OFSLL_B2B_OAUTH_CLIENT"]}
}

```

Response JSON payload

```

Sucessfully created entity - OAuthResourceServer, detail -
IdentityDomain="OFSLL_OAUTH_DOMAIN",
Name="OFSLL_OAUTH_SERVER", Description="OFSLL_OAUTH_SERVER",
resourceServerId="99a3e782-ce6d-467c-baec-df687fe326a6",
resourceServerNameSpacePrefix="OFSLL_OAUTH_SERVER.",
audienceClaim="{
  "subjects":["OFSLL_B2B_OAUTH_CLIENT"]}"}",
resServerType="CUSTOM_RESOURCE_SERVER",
Scopes="[{"scopeName":"OFSLL_REST_ALL",

```

```

"description":"ALLOW_ALL"},
{
"scopeName":"OFSLL_REST_NONE",
"description":"ALLOW_NONE"},
{
"scopeName":"DefaultScope",
"description":"DefaultScope"}]},
tokenAttributes=[{
"attrName":"sessionId",
"attrValue":"$session.id",
"attrType":DYNAMIC},
{"attrName":"resSrvAttr","attrValue":"RESOURCECONST","attrType":STATIC}]

```

3.4 Client Creation

Name: OFSLL_B2B_OAUTH_CLIENT

idDomain: OFSLL_OAUTH_DOMAIN

```

{
"attributes":[{
"attrName":"customeAttr1",
"attrValue":"CustomValue",
"attrType":"static"
}],
"secret":"<custom password>",
"id":"OFSLL_B2B_OAUTH_CLIENT",
"scopes":[
"OFSLL_OAUTH_SERVER.OFSLL_REST_ALL",
"OFSLL_OAUTH_SERVER.OFSLL_REST_NONE"
],
"clientType":"CONFIDENTIAL_CLIENT",
"idDomain":"OFSLL_OAUTH_DOMAIN",
"description":"Client Description",
"name":"OFSLL_B2B_OAUTH_CLIENT",
"grantTypes":[
"PASSWORD","CLIENT_CREDENTIALS",
"JWT_BEARER","REFRESH_TOKEN",
"AUTHORIZATION_CODE"
],
"defaultScope":"OFSLL_OAUTH_SERVER.OFSLL_REST_ALL"
}

```

Response JSON payload

```

Sucessfully created entity - OAuthClient, detail - OAuth Client - uid =
236936a6-ed77-
4d6a-bcee-c0282554a1a0,
name = OFSLL_B2B_OAUTH_CLIENT, id = OFSLL_B2B_OAUTH_CLIENT,
identityDomain = OFSLL_OAUTH_DOMAIN,
description = Client Description, secret = <custom password>, clientType =
CONFIDENTIAL_CLIENT,
grantTypes = [PASSWORD, CLIENT_CREDENTIALS, JWT_BEARER,
REFRESH_TOKEN, AUTHORIZATION_CODE],

```

```
attributes = [{
  "attrName": "customeAttr1",
  "attrValue": "CustomValue",
  "attrType": STATIC
},
{
  "attrName": "sessionId",
  "attrValue": "$session.id",
  "attrType": DYNAMIC
},
{
  "attrName": "resSrvAttr",
  "attrValue": "RESOURCECONST",
  "attrType": STATIC
}],
scopes = [OFSLL_OAUTH_SERVER.OFSLL_REST_ALL,
OFSLL_OAUTH_SERVER.OFSLL_REST_NONE],
defaultScope = OFSLL_OAUTH_SERVER.OFSLL_REST_ALL, redirectURIs = []
```

3.5 Getting Access Token

A client application which wants to obtain an access token from OAuth server can access OFSLL Authentication API which in turn accesses the OAM OAuth API and generates token. The authentication REST service OFSLL provides a wrapper around OAM OAuth API.

- [How OFSLL API works with access token?](#)
- [Access Token for CLIENT_CREDENTIALS grant type](#)
- [Access Token for PASSWORD grant type](#)
- [Access Token for JWT_BEARER grant type](#)
- [Access Token for REFRESH_TOKEN grant type](#)
- [How to get access token through Basic Authentication](#)
- [How to access the REST API using the access token](#)

3.5.1 How OFSLL API works with access token?

1. Client calls OFSLL authentication API (OFSLL REST API) with required headers along with body and obtains the token as response.
2. OFSLL REST API validates the token and retrieves the user ID from access token.
3. If the token is valid, then provides access to the protected resource.

 **Note:**

To use OAM OAuth API, update the following OFSLL system parameters with valid values.


```

g3NSw",
"Expires_in": 3600,
"TokenType": "Bearer",
"RefreshToken":
"A79Gdo4lhOSCGmvmsRqWMg==~nHVr44Sa3QZgpl3eepl08t323SjYEd3r6+IF24xBoct
9SxybWy6PcpHDjSoLTOMW+OcqtfqTenEmoIWCyfh0cTGzcmcyh1KMOMfCGns+M2Kk
wusUCCGWnyrhoUevwhbKI4U20B3E6orBVkZxhtmQLqkATXbvHS0tGqlKIQwrgUCjNlws
SDFgBCj4umfQMilt63pmgcKntwpQcOedxB6y2B9f13BFY8j2D53xogK3coE40pI4f+SufnZ
0Wl+0DkcCGHTfdaDzdcA2TwwA5VVjZaQ16A+nCx144uHaBjle00piUaypL730tK2N8a
ES1CSDU1ZPjbl3N1EY360VvLJRoxdRq2nL4SgS0wJ7XIdu39wuxoTGtjLBWHQsDEtc0eB
bgFUma2q8ug29+67c1/9H6TwOEGF+T981H+7JQTcKsrma7gtyMr7MKy0QtmxR4Ns6w=
", "Result": { "Status": "SUCCESS", "StatusDetails": "Token Generated
Successfully"
}
}
}
}

```

3.5.4 Access Token for JWT_BEARER grant type

This is the grant type is to achieve the seamless SSO between the different mixes of application. This grant type provides facility to link the mainstream application SSO session with OAuth token.

When the SSO session is generated, JWT User token also generated. The generated JWT user token has the SSO “session_id” as part of its claims. The consumer client application must call OFSLL Authentication API with JWT_BEARER token grant type to get access token to access the protected resource.



Note:

The rules of SSO session are applied to the OAuth Access token.

Sample Request JSON

```

{
  "AuthRequest": {
    "Assertion": "eyJraWQiOiJkZWZhdWx0IiwieDV0IjoiYkw5VDI4bHhMqjJ0cW5xd2d4Y0FO
QnotQXZzIiwiaWxnIjoiUlMyNTYifQ.eyJleHAiOiJlNDU2NDQ0NTEsImp0aSI6ImlRUS01sS
DdWRlVYVWhVbHdyZ2luOWciLCJpYXQiOiJlNDU2NDQ0NTEsInN1YiI6Ik9GU0xMU1
VQUiIsInNlc3Npb25faWQiOiJCeW90c2h6LzR3K2hhekVHcnNqWnJBPT1-
bVN2eU5DaEtLa29xTk5tcUIyQkUvM3lOUTBiENYVWlTQktqWXdlY1JlazdQYXBzajN6a
1pkbnJqYWViOURPbWVlRTFBSURocG1QN0tTdlhKUDVfZdzRpbmZHTes1VGlsYldDY
UJWlOVmVkJm5K2FaY1oxQ25oUTV0VVFVSU3ciLCJkb21haW4iOiJkZWZhdWx0In0.
NfLQhdh219p2NjzR44q9xgrQ9m6ky1paJ2GpHf2Re8tXjKyZNFxjYu9Tb78RoX3-
x1sXOdmrRJBmW0_z1vy-
0NrnHkU2fpBrBVdauqsXadCCKFFnkYy8AAJZg2WXyUNmaAcZWPT9z3svcQBHQ90Q
MdrkUvq3WbD91LbS5MA5pOkU8LofMn2j8nisoLRaQ904CXil1KPl8jWILXtai-
8hHgz5t62Z-BYis3m1xiWPJ7zEctMRoule5pyFRYHxwudBht3Y9M04uDEQaIAk3d0uiVDup4eFJbt-
Vt1Jt42f5hX28GyQQNu13s-rVAraxYxHGx4hzNZZTlw9EUdDPuEg",
    "GrantType": "JWT_BEARER"
  }
}

```



```
"Status": "SUCCESS",
"StatusDetails": "Token Generated Successfully"
}
}
}
```

3.5.7 How to access the REST API using the access token

In Every OFSLL REST API request, please send the following headers with correct values.

Mandatory Request headers

Table 3-8 Mandatory Request headers

Headers	Expected Value
ofsll_access_token	The valid access token received from any of the above mention flow
X-OAUTH-IDENTITY-DOMAIN-NAME	Valid OAuth Identity domain associated with access token

3.6 Embedding External Application within OFSLL

As part of subsequent releases of OFSLL, to embed external application within OFSLL base application, we would provide one external link each under origination, servicing and collection modules. The associated menu links can be enabled through access screens.

Table 3-9 Menu Access Keys

Menu Access Keys
FLL.ORG.EXT.ONE.MENU
FLL.SER.EXT.ONE.MENU
FLL.COL.EXT.ONE.MENU

The URLs for External Link will be defined through System parameters. The following URL keys need to be defined with proper external link.

Table 3-10 URL keys

URL Keys	Example
FLL.ORG.EXT.ONE.URL	http://<<hostname>>:<<port>>/<<contextpath>>/index.html
FLL.SER.EXT.ONE.URL	http://<<hostname>>:<<port>>/<<contextpath>>/index.html
FLL.COL.EXT.ONE.URL	http://<<hostname>>:<<port>>/<<contextpath>>/index.html


```
OcGIyNWZhV1FpT21JemNWRXplbVZ2TldWW1EzVnJhbk5qUW1aRWWFFS1JQVDEtU2sx
amJHmW1TMW8wUmxKuk9GTnJSVXBPVXpCdGR6MD1JaXdpWkc5dFlXbHVJam9pW
kdWbV1YVnNkQ0o5LlpHQWdTZGR5S0szRGplM1ZsTU1mbzMxTTV0cFBpaXluUVpGY2R
ibEFiV2xhektPWVfZb2hqbzdrODQxQm9SMWUtWXZWLXpWbk5hamhCYy1CbzAwZ1Ns
VDdsVmNmRXA2ekxUdENHRnc1MkNZRXpfOHpYdjclYkF2Q2FWeGRvZnlUaGFhdFox
cVF5Qm5TLUJ1MGdKNjJSOThkaDFwY1FOSmFhWDZ1RkxkSGVoVU1DY1pNLUJwbU
drbi01TXhHcm5fQnloT2oxc0JnRjZ1SWY0N3d6NU1NOU4zODdHQ29WZDBPR3c0QXlm
Vvk2T2FGS1NOS1hYbnpsYUVDtKktMEJmQXhFQklSX1oxVE1wZEdSOHkwaHlTMWNT
SzRGYkJjYnQxZnlhYmdLMG1SQ0tFVHdMWFJrcnFMcmkxTnVtbjNKeFhmZVBsWTvJT
m1ndDA2U1BVAfPYUEU2ZyIsImN1c3RvbWVbDHRyMSI6IkN1c3RvbVZhbHVlIiwic2Vzc
2lvc3RvbWVbDHRyMSI6IkN1c3RvbVZhbHVlIiwic2Vzc2lvc3RvbWVbDHRyMSI6IkN1c3RvbVZhbHVlIiwic2Vzc
llbnQiOiJPRlNMTF9CMkKjfskVUX0NMSUVOVCIsInNjb3BlIjpbIk9GU0xMX1N1NT19URVN
UX1NFU1ZFU19CMkKjfskVUX0NMSUVOVCIsInNjb3BlIjpbIk9GU0xMX1N1NT19URVN
FU1RfRE9NQUL0In0.BKsWOlyBEmc_f0jCdG16DxzKtkkN805VmY1BbyMmmMqznzNsync
orlzHAZ0RHTDqNLjKdq--
wxzTNQK4PRM9ChBeHKBCU5dzHD64ddbscyt0YxpdPnF0grMZHipIoNC_-
nZxyZRbLI5aQeGPXOZ4qtPEZ1ggBkgoXXa16eJ2JLZbY0tvcPbLcbkfHpMCzwOzi_
o0t30KG9T1931NyMaCvYp40-ZODTneHc9-
c7cJaj2zVhkOFej796TTrEHV4jv7p20Tsawkm8vSYmRBv5K1J8M_alPgEiuqc4kS6d0op
UAJOKT6C356OMdEpeO_zkXGyfodUFKojdG3PWHXG007ww", "Expires_in": 3600,
"TokenType": "Bearer",
"Result": {
"Status": "SUCCESS",
"StatusDetails": "Token Generated Successfully"
}
}
}
```