

Oracle® Banking APIs

Berlin Group Open Banking Consent Management User Guide



Innovation Release 25.1.2.0.0

G51547-01

April 2026

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Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

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[Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

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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. |

Related Resources

For more information on any related features, refer to the following documents:

- Oracle Banking APIs Installation Manuals

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.

Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1 Acronyms and Abbreviations

| Abbreviation | Description |
|--------------|---------------------|
| OBAPI | Oracle Banking APIs |

1

Open Banking Functional Overview

To read this document, understanding the following terms is important:

ASPSP – Account Service Payment Service Provider. Generally, these are the banks and other Financial Institutions that have the customer data

TPP – Third Party Provider. A player of the Open Banking ecosystem that gets data from the ASPSPs

AISP – Account Information Service Provider. It is a type of TPP

PISP – Payment Initiation Service Provider. It is a type of TPP

PSU – Payment Service User. These are the customers of ASPSPs

- [Open Banking functionality for Berlin Group standard](#)

1.1 Open Banking functionality for Berlin Group standard

As a part of this module, OBAPI supports the following features

1. TPP registration
2. Consent Management
 - a. Consent Capture
 - b. Consent Listing
 - c. Consent Revocation
3. Open Banking APIs

This document covers details of the above features and has references to other documents that contain more details on the topic.

2

Berlin Group Open Banking

- [TPP registration](#)
- [Consent Management](#)
- [Berlin Group APIs](#)

2.1 TPP registration

To enable Open Banking, TPP needs to register with OBDX. For this, the following steps are necessary:

- Identity Domain Maintenance
- Resource Server Maintenance
- Client Maintenance

For further information, please refer to the OBAPI Core manual at:

ORACLE BANKING APIS BASE → Core.pdf

Section Name: OAuth 2.0

2.2 Consent Management

- [Consent Capture](#)
- [Consent Listing](#)
- [Consent Revocation](#)

2.2.1 Consent Capture

OBAPI support APIs as well as UX for Payment Service User (PSU) consent capture for a request from a Third Party provider (TPP)

Prerequisite: TPP has registered with the ASPSP as a client to avail Berlin Standard Open Banking services.

AISP Flow:

1. During data request, TPP contacts ASPSP with their credentials
2. TPP also shares the list of accounts for which consent is needed
3. ASPSP then directly contacts PSU to acquire consent for sharing the data with the TPP
4. During this process, PSU sees the list of accounts that they have shared with TPP for consent capture
5. Once consent is given by the PSU to ASPSP, ASPSP generates an authorisation token and shares the same with the TPP
6. TPP uses this authorisation token and gets the access token from the ASPSP

7. TPP can use this access token to access customer's data for the specified time

Note

In Berlin Group Spec, an Account is identified using the iBAN.

Figure 2-1 Berlin AISP Flow

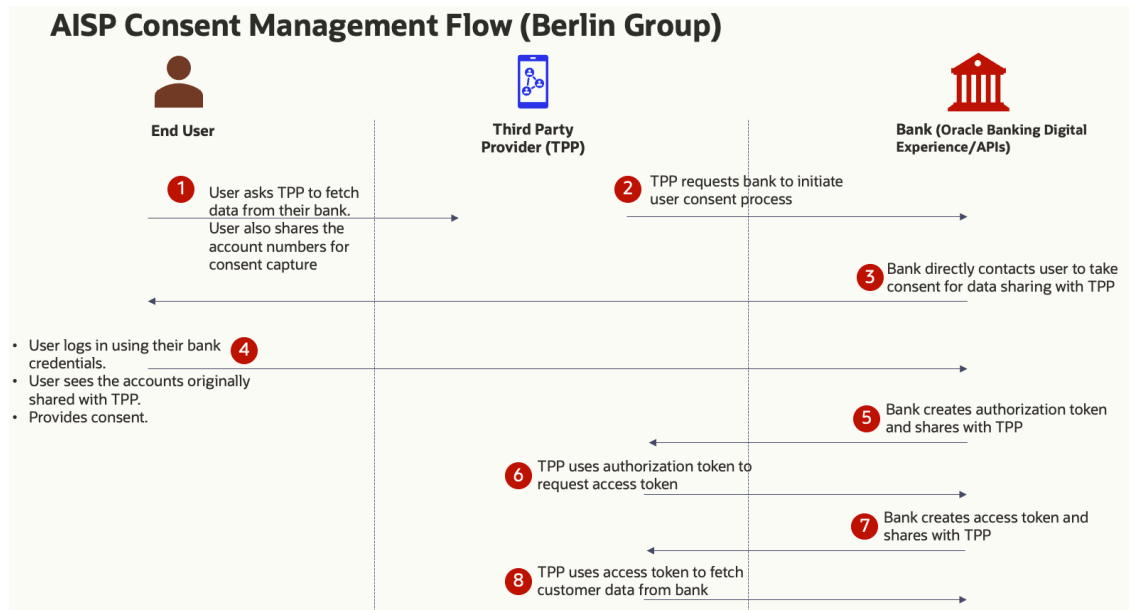
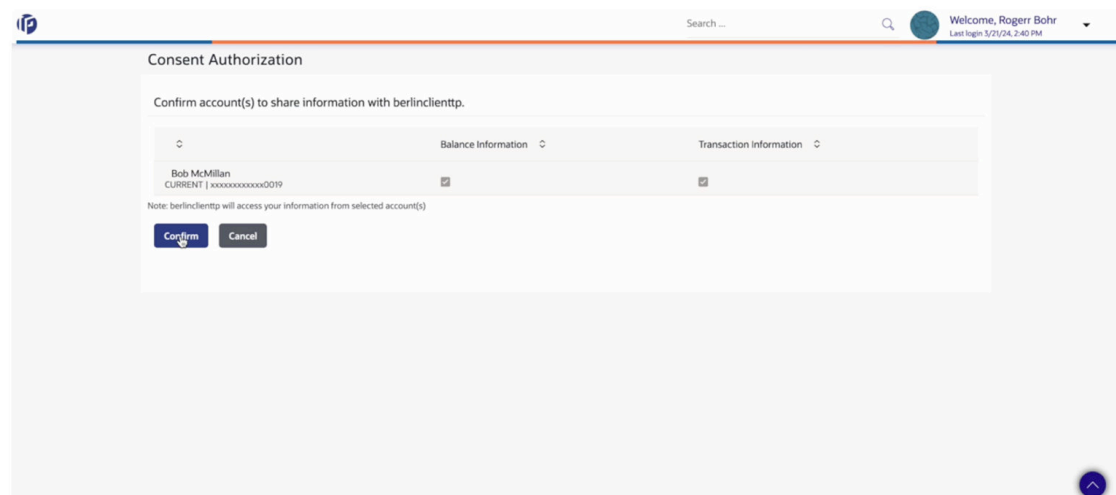


Figure 2-2 AISP Consent Capture Screen - Berlin Spec



PISP Flow:

1. During payment initiation request, TPP contacts ASPSP with their credentials and payment details. The payment details include the PSU account number from which the payment needs to be initiated.

2. ASPSP then directly contacts PSU to acquire consent for allowing payment initiation from their accounts.
3. During this process, the PSU sees the payment details including their ASPSP account number that they have entered in the TPP end.
4. Once consent is given by the PSU to ASPSP, ASPSP generates an authorisation token and shares the same with the TPP
5. TPP uses this authorisation token and gets the access token from the ASPSP
6. TPP uses this access token to initiate the payment

Figure 2-3 PISP Flow

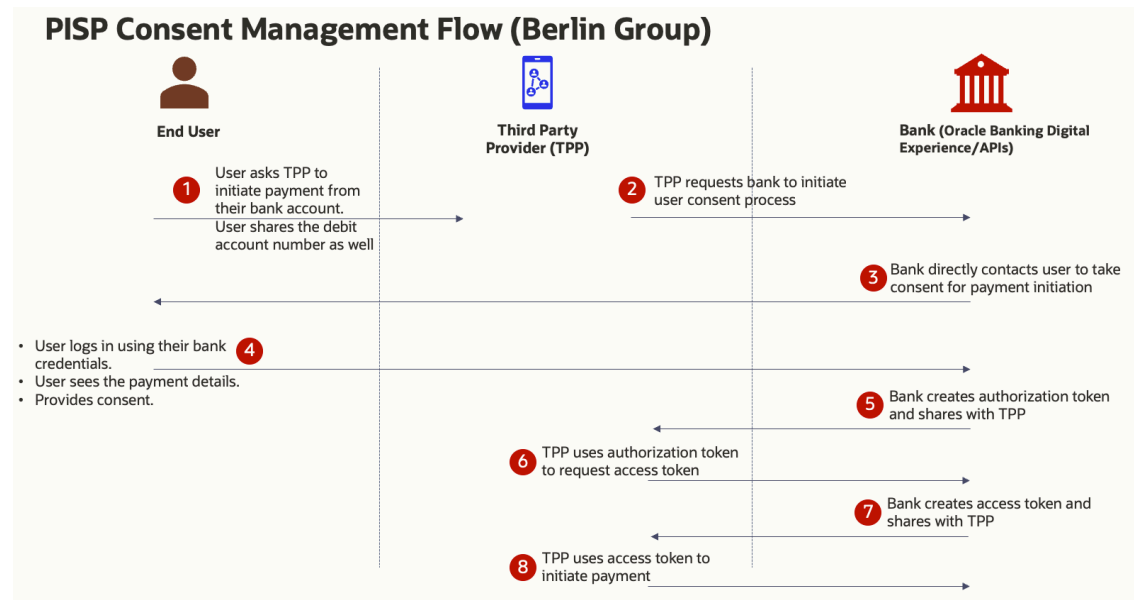


Figure 2-4 PISP Consent Capture Screen - Berlin Spec

The screenshot displays the "Confirm Payment Account" screen. At the top, there is a search bar and a user profile section for "Welcome, Ashok Jain" with a last login time of "3/23/24, 2:02 PM".

The main content area is titled "Confirm Payment Account" and contains the instruction: "Confirm Payee account(s) to share information with berlinclienttp."

The payee details are as follows:

| Payee Name | Amount |
|------------|-----------|
| Ritz1 | EUR 52.00 |

The account number is displayed as: GB33BUKB20201555555555.

Below this, there is a section for "Confirm Payer account(s) to share information with berlinclienttp." showing the payer details:

| |
|-----------------------------|
| Ashok Jain |
| CURRENT xxxxxxxxxxxxx0055 |

At the bottom of the form, there are two buttons: "Proceed" and "Cancel".

2.2.2 Consent Listing

PSU can log in to the internet/ mobile banking application of the ASPSP and see the list of consents that they have provided to various TPPs.

Navigation Path:

From **Dashboard**, click **Toggle Menu**, then click **Menu** and then click **Account Settings**. Under **Account Settings**, select **Access & Consent**, then click **Manage Consents**

OR

From **Dashboard**, click **My Profile icon**, then click **Settings**. Under **Settings**, select **Access & Consent**, then click **Manage Consents**

Figure 2-5 Manage Consent

The screenshot shows the 'Manage Consents' page. On the left is a sidebar with a user profile 'Rogerr Bohr' and navigation links: Passwords & Security, Device Registration, Preferences, Access & Consent (highlighted), and Alerts. The main content area has a 'Manage Consents' header with a search bar containing 'Access Point AIPISP' and a 'Search' button. Below the search bar, it says '336 Record(s)' and 'Manage Columns'. A table lists the following data:

| Consent Id | Consent Type | Creation Date | Expiration Date |
|------------------|--------------|---------------------|----------------------|
| r3ggvqo2iap6fdd | Accounts | 1/9/2023, 9:19 AM | 12/30/2023, 12:00 AM |
| l2dtz8hd0l01kysy | Accounts | 1/10/2023, 9:15 AM | 12/30/2023, 12:00 AM |
| uma6p2l0548yxp04 | Accounts | 1/9/2023, 3:35 AM | 12/31/2023, 12:00 AM |
| 9sl1sdj3nt2vs26z | Accounts | 1/9/2023, 9:03 AM | 12/30/2023, 12:00 AM |
| ltbwch6tym6rddht | Accounts | 1/9/2023, 9:05 AM | 12/30/2023, 12:00 AM |
| y1f3chmlf16pyv5r | Accounts | 1/11/2023, 4:09 AM | 12/30/2023, 12:00 AM |
| glqaklqgnspvzez | Accounts | 1/11/2023, 5:07 PM | 12/30/2023, 12:00 AM |
| ep4rpcb7qys87y7g | Accounts | 1/12/2023, 4:46 AM | 12/30/2023, 12:00 AM |
| bkjlnr5lfzpbftlt | Accounts | 1/12/2023, 5:38 AM | 12/30/2023, 12:00 AM |
| jcnody8l8rkue4d5 | Accounts | 1/12/2023, 6:29 AM | 12/30/2023, 12:00 AM |
| 85lo7l01q694layc | Accounts | 1/12/2023, 7:18 AM | 12/30/2023, 12:00 AM |
| bcujmq1vo0haq4c1 | Accounts | 1/12/2023, 7:41 AM | 12/30/2023, 12:00 AM |
| fvhw715xd5v74xl | Accounts | 1/12/2023, 10:36 AM | 12/30/2023, 12:00 AM |
| eyj68tiqr1g9lsl | Accounts | 1/9/2023, 5:38 AM | 12/30/2023, 12:00 AM |

2.2.3 Consent Revocation

PSU can log in to the internet/ mobile banking application of the ASPSP and see the list of consents that they have provided to various TPPs.

Navigation Path:

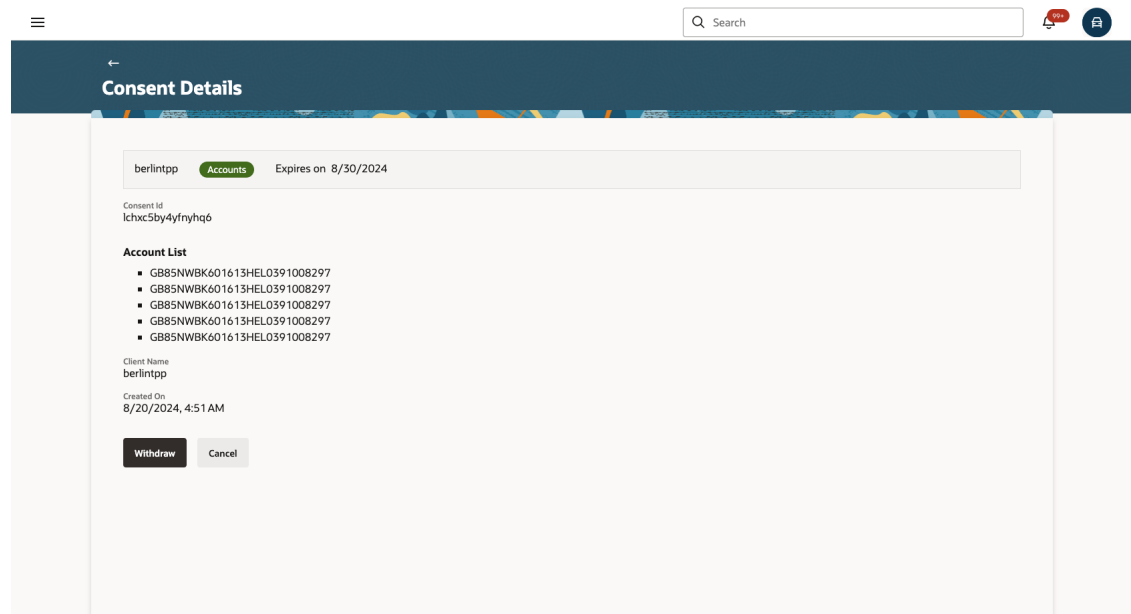
From **Dashboard**, click **Toggle Menu**, then click **Menu** and then click **Account Settings**. Under **Account Settings**, select **Access & Consent**, then click **Manage Consents**

OR

From **Dashboard**, click **My Profile icon**, then click **Settings**. Under **Settings**, select **Access & Consent**, then click **Manage Consents**

From the list of Consents, the PSU can see the details of Consent and can revoke the same.

Figure 2-6 Consent Details



2.3 Berlin Group APIs

- OBAPI supports APIs of the Berlin Group standard's version 1.3.6.
- The list of the APIs supported in OBAPI can be found in the document - Berlin Group Open Banking APIs - OBAPI v22.2.5.0.0.pdf
- Support is available for Retail and Corporate personas for Account Information Services and Payment Initiation Services

3

References

For further details on the Berlin Group Open Banking configuration, refer to the following OBAPI user manual: **Berlin Open Banking Configuration Guide**

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Open Banking Functional Overview, [1](#)