

Oracle® Banking Collections Cloud Service

Oracle Banking Retail Lending Integration Guide



Release 14.8.1.0.0
G43390-01
October 2025

ORACLE®

Copyright © 2025, Oracle and/or its affiliates.

Primary Authors: (primary author), (primary author)

Contributing Authors: (contributing author), (contributing author)

Contributors: (contributor), (contributor)

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

1	Preface	
1.1	Purpose	1
1.2	Before You Begin	1
1.3	Audience	1
1.4	Acronyms and Abbreviations	1
1.5	Basic Actions	2
1.6	Conventions	2
1.7	Diversity and Inclusion	3
1.8	Documentation Accessibility	3
1.9	Screenshot Disclaimer	3
1.10	Related Resources	3
1.11	Symbols and Icons	3
2	Introduction	
3	Maintenances	
4	Staging Tables Data Population	
5	Data Transfer Job	
	Index	

1

Preface

- [Purpose](#)
- [Before You Begin](#)
- [Audience](#)
- [Acronyms and Abbreviations](#)
- [Basic Actions](#)
- [Conventions](#)
- [Diversity and Inclusion](#)
- [Documentation Accessibility](#)
- [Screenshot Disclaimer](#)
- [Related Resources](#)
- [Symbols and Icons](#)

1.1 Purpose

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

1.2 Before You Begin

Kindly refer to our getting started user guide for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

1.3 Audience

This guide is primarily intended for Implementation and IT staff for implementation and maintenance of the software.

1.4 Acronyms and Abbreviations

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

Table 1-1 Acronyms and Abbreviations

Abbreviation	Description
OBRL	Oracle Banking Retail Lending
EOD	End of Day

1.5 Basic Actions

The basic actions performed in the screens are as follows:

Table 1-2 Basic Actions

Actions	Description
New	Click New to add a new record. The system displays a new record to specify the required data. The fields marked with asterisk are mandatory. <ul style="list-style-type: none"> This button is displayed only for the records that are already created.
Save	Click Save to save the details entered or selected in the screen.
Unlock	Click Unlock to update the details of an existing record. The system displays an existing record in editable mode. <ul style="list-style-type: none"> This button is displayed only for the records that are already created.
Authorize	Click Authorize to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. <ul style="list-style-type: none"> This button is displayed only for the already created records. For more information on the process, refer Authorization Process.
Approve	Click Approve to approve the initiated record. <ul style="list-style-type: none"> This button is displayed once the user click Authorize.
Audit	Click Audit to view the maker details, checker details of the particular record. <ul style="list-style-type: none"> This button is displayed only for the records that are already created.
Close	Click Close to close a record. This action is available only when a record is created.
Confirm	Click Confirm to confirm the action performed.
Cancel	Click Cancel to cancel the action performed.
Compare	Click Compare to view the comparison through the field values of old record and the current record. <ul style="list-style-type: none"> This button is displayed in the widget once the user click Authorize.
View	Click View to view the details in a particular modification stage. <ul style="list-style-type: none"> This button is displayed in the widget once the user click Authorize.
View Difference only	Click View Difference only to view a comparison through the field element values of old record and the current record, which has undergone changes. <ul style="list-style-type: none"> This button is displayed once the user click Compare.
Expand All	Click Expand All to expand and view all the details in the sections. <ul style="list-style-type: none"> This button is displayed once the user click Compare.
Collapse All	Click Collapse All to hide the details in the sections. <ul style="list-style-type: none"> This button is displayed once the user click Compare.
OK	Click OK to confirm the details in the screen.

1.6 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.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.7 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.

1.8 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>.

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

1.9 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.

1.10 Related Resources

For more information, see these related user guides:

- *Oracle Banking Collections Maintenance User Guide*
- *Oracle Banking Collections File Interface Specification Guide*
- *Oracle Banking Common Core User Guide*

1.11 Symbols and Icons

This guide has the following list of symbols and icons.

Table 1-3 Symbols and Icons - Common















Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.

Table 1-3 (Cont.) Symbols and Icons - Common




Symbol/Icon	Function
	Click this icon to delete a row, which is already added.
	Calendar
	Alerts

Table 1-4 Symbols and Icons – Audit Details






Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status
	Rejected status

Table 1-5 Symbols and Icons - Widget







Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status

Table 1-5 (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Authorized status
	Rejected status
	Modification Number

2

Introduction

This topic provides the information about the Introduction of Oracle Banking Retail Lending.

Oracle Banking Collections is integrated with Oracle Banking Retail Lending, which acts as the product processor for the collections system.

This guide describes the specific steps needed for integration between these two products.

3

Maintenances

This topic provides the information about the maintenances required in Oracle Banking Collections.

Below maintenances need to be done in Oracle Banking Collections to support integration with Oracle Banking Collections.

Product Processor Code **OBRL**, Description **Oracle Banking Retail Lending** related setup is required to be done in below maintenance screens present in Oracle Banking Collections:

1. Create Product Processor
2. Auto Number Generation
3. Create Segment
4. Create Strategy
5. Create User Assignment
6. Create Seed Data

For more information related to above mentioned screens, see **Oracle Banking Collections Maintenance User Guide**.

4

Staging Tables Data Population

This topic provides the information about the Staging Tables Data Population.

Oracle Banking Retail Lending will send the data of accounts getting delinquent to Oracle Banking Collections in the various staging tables as specified by Oracle Banking Collections.

Oracle Banking Retail Lending will send the data for new delinquent accounts as well as for updates on the existing delinquent accounts and their related entities (such as, re-payment schedule, bill details etc).

This data will be processed into Oracle Banking Collections through various batch processes. For more details on the batch processes, see **Oracle Banking Collections Batch Execution Guide**.

Oracle Banking Retail Lending will populate the following staging tables of Oracle Banking Collections:

Table 4-1 Field Description : Staging Tables Data Population

Table Name	Description
DM_ACCOUNT_STG	When an account becomes delinquent in OBRL, account details are sent to Oracle Banking Collections with the record type I . Similarly, any updates to an already delinquent account are sent by OBRL with the record type U .
DM_ACCOUNT_PARTY_STG	When an account becomes delinquent in OBRL, the account customer relationship details are sent to OB Collections in this table, with the record type marked as I . If there are any updates to the account customer relationship for an already delinquent account, OBRL sends these updates with the record type U . Additionally, if there are any deletions to the account customer relationship for a delinquent account, OBRL sends these changes with the record type D .
DM_PAYMENT_STG	Payment transactions made on delinquent accounts are sent to OB Collections with the record type I .
DM_ACCOUNT_REPAY_SCHEDULE_STG	OBRL sends the repayment schedule for delinquent accounts with the record type I .
DM_ACCOUNT_BILL_DTLS_STG	OBRL sends Bill Details of delinquent accounts with the record type I . For any updates or deletions, OBRL sends the Bill Details with record types U and D , respectively.

5

Data Transfer Job

This topic provides the information about the Introduction of Data Transfer Job.

When the data is received from Oracle Banking Retail Lending in the staging area, it is processed by Oracle Banking Collections through various batches. Oracle Banking Collections communicates the success or failure status against each record to Oracle Banking Retail Lending through a data transfer job.

Similarly, once an account is closed in Oracle Banking Collections, the system logs the details and shares the cured account information with Oracle Banking Retail Lending via a data transfer job.

For more details on the data transfer job, see Oracle Banking Collections **Batch Execution Guide**.

Index

D

Data Transfer Job, [1](#)

I

Introduction, [1](#)

M

Maintenances, [1](#)

S

Staging Tables Data Population, [1](#)