

ORACLE POLICY AUTOMATION CLOUD SERVICE

INFORMATION ABOUT DATA RETENTION

Oracle Policy Automation (OPA) delivers consistent and auditable advice by capturing rules in natural language Microsoft Word and Excel documents and delivering customer service experiences around those rules. OPA is an innovative enterprise policy automation platform that has been designed from the ground up for high performance and secure public cloud deployments, for every customer channel and business process.



Introduction

Oracle Policy Automation (OPA) Cloud Service is used by organizations such as financial services companies and government departments. OPA Cloud Service uses customer data to provide advice and make decisions. This document explains how to decide if OPA Cloud Service meets a business's data retention requirements and outlines what to be aware of when deploying Policy Models to OPA Cloud Service.

OPA Cloud Service – Standalone Usage

When OPA is used standalone, customer data is not persisted in a permanent data store such as a database. For example, a calculator on a banking web site could provide information for anyone considering whether to apply for a home loan at that bank. As part of obtaining this advice, the customer might enter information such as salary and asset details, and would reasonably expect that those details are not permanently stored in any way.

When processing *web interviews*, either via a browser UI or the Determinations API *interview service*, a standalone OPA site keeps loaded and inputted data in a session in the memory of one or more servers only for the duration of that interview. The data is not stored permanently by OPA Cloud Service and is removed from memory after the interactive session expires.

OPA Determinations API also provides decision-making web services that process customer data to return information about eligibility, payments due, amount of rebate to receive etc. These include the *assess service*, which returns decisions and explanations given a set of input data. Data passed to these other services is also never stored in a database.

POLICY MODELS

Policy models are a collection of files which describe a customer's policy-based rules and other meta-data needed to perform an interview.

WEB INTERVIEWS

These are deployments of policy models to a cloud-based web application that provide advice and guidance via interactive screens.

DETERMINATIONS API

This is a suite of web service interfaces that can be activated for any deployed policy model. The *interview service* returns meta-data about guided data capture and is used by applications requiring user interaction. The *assess service* provides automated, data-driven, auditable decisions.

CONNECTOR FRAMEWORK

This is a description of the web services to implement when you want to enable mapping to the data model of a connected application, that loads and saves customer data and manages save and resume during interviews.

Note that all data passed to and from the OPA Cloud Service is encrypted in transit using Secure Socket Layer (SSL) encryption via HTTPS.

OPA Cloud Service – Connectivity with Other Applications

Oracle Policy Automation Cloud Service *web interviews* can be configured to load and save data from Oracle Service Cloud, Oracle Sales Cloud, or any other cloud or on-premises application. A built-in connector is provided for Oracle Service Cloud. Interaction with the data of other applications is performed by the *connector framework* (see sidebar).

When OPA Cloud Service is connected with another application, the data retention approach of the connected application should be clearly understood.

Note that when errors occur while retrieving data from another application, OPA Cloud Service logs troubleshooting information for the OPA site administrator. Log information includes a record identifier of the data being requested, and may include other data relevant to the error that occurred. Logs are stored in the OPA Cloud Service application database, in accordance with the Oracle Service Cloud data retention policy.

Policy Model Considerations

It is recommended that authors avoid including information subject to corporate retention policies within rules. For example, rules that contain personal information about particular individuals on a watch-list, for example. Instead, this type of information should be passed to policy automation as input data.

Note that many organizations publish their policies on the web to share with the general public. For example, government legislation, or eligibility criteria for insurance or home loans. Policy Models based on this publically available material can be thought of as an interactive version of these publications.

Conclusion

OPA Cloud Service reliably manages policies and rules in the Cloud. When used standalone OPA Cloud Service does not store any personal customer data. When data collected by and decisions made using Policy Models are stored in an application connected to OPA Cloud Service, the physical location and data retention policies of the connected application must be reviewed to ensure conformance with data retention requirements.

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