Oracle Banking Digital Experience

Wallets User Manual
Release 16.1.0.0.0

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ORACLE®

Wallets User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience*:*

- Customers
- Partners

1.2 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.

1.3 Access to Oracle Support

Oracle customers 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.

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 16.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2.   Wallets

Today's need of a user is to make fast and easy payment using a hand held device. To know recipient's bank details or entering it while making a payment (or maintaining it) is tedious and time consuming. Payment using a contact number or email id is far more convenient to the user as it is hassle free and requires no maintenance of payment details.

In order to facilitate easy and fast payments for users, a digital channel introduced as 'Wallets'. Wallets will serve easy payments to the recipients just by entering the recipient's email id or mobile number. The bank can serve additional channel for its users for basic banking and a trending way of making payments.

With wallet, user can perform basic banking using a simple and easy to use user interface.

Wallet features includes:

- Wallet Registration
- Wallet Dashboard
- Add funds to wallet
- Request funds from another wallet
- Pay from wallet
- Wallet Statement

3. Wallets Dashboard

Wallet dashboard provides a simple and clean view of the transactions and options available to the customers on wallet. Ease of use is the primary principle of wallet dashboard. Wallet dashboard is more action oriented rather than just showing read-only information.

Wallet dashboard is broadly classified into the below four sections;

- Header

- Transactions

- Payment / Request notifications

- Activity list

- Offers

Dashboard
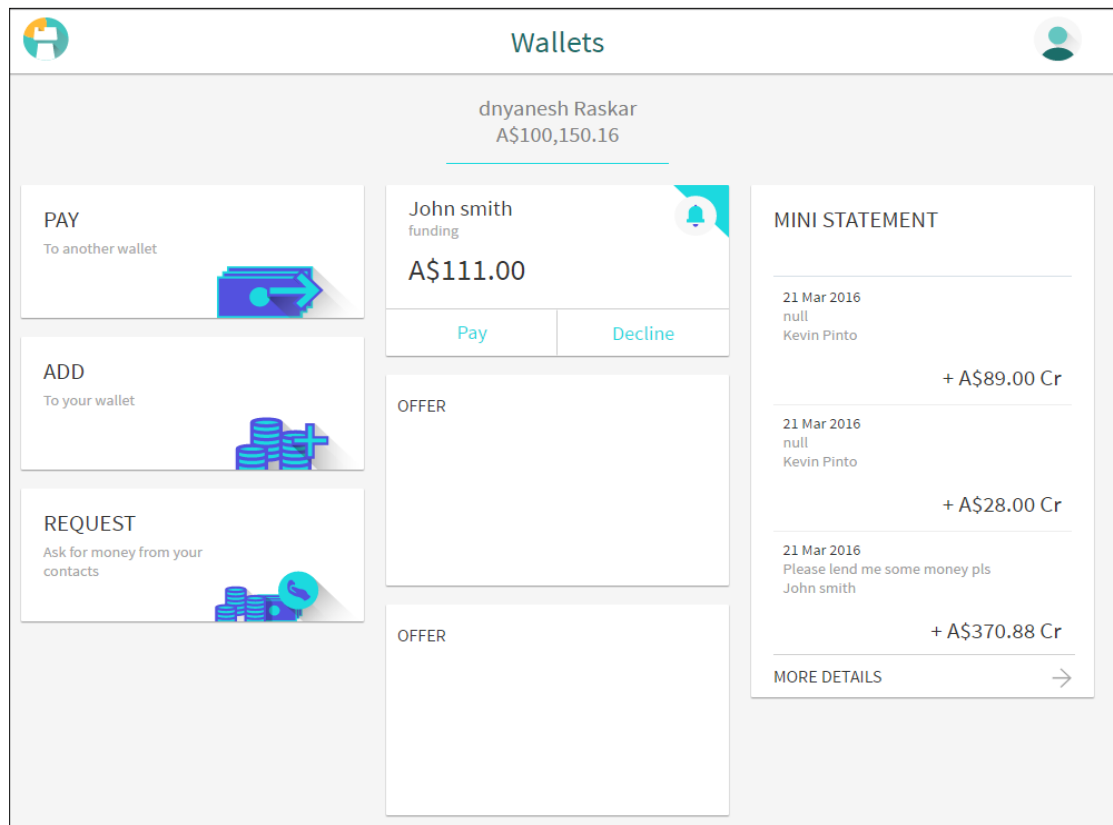
Dashboard Overview

Header

It consist of the option to access user profile from which user can access features like change password, login details, logout, etc.

- Any alerts to the user
- Wallet balance as of login date-time is also shown to the user

Transactions

Standard transactions supported in the wallet are accessible through the transaction section.

Transactions includes;

- Pay (pay from wallet)
- Add funds (add funds into wallet)
- Request funds (request funds from another wallet)

Payment / Request notifications

- Any payment request coming to the user from another wallet will be shown to the user for his action.

Activity list

- Displays the recent financial activities performed by the user
- With the view more option, user can navigate to the details statement screen

Offers

- Any offers as hosted by the bank will be shown on the wallet dashboard.

4.   Wallet Registration

In order to avail wallet and its services, user needs to register for the wallet. The Wallet registration link will be available on the bank portal so that, new user (prospect user) can also access and register for the wallet.

A prospect user needs to follow wallet registration process which involves a few steps.

Steps involved in wallet registration;

- A verification code will be sent to the user's mobile number entered as the first step of registration.

- User needs to enter the verification code as received.

- On successful authentication, the user needs to enter primary details and create login credentials to get the registration process completed. As part of this registration, user needs to set security question-answer and accept terms and conditions.

- Once registered, user landed on the wallet dashboard and can start using the wallet.

4.1   Wallet Registration - Prospect User

Using this option, you can create and register for digital wallet from the bank portal.

How to reach here:

Bank Portal > Wallet Registration

Wallet – Sign Up
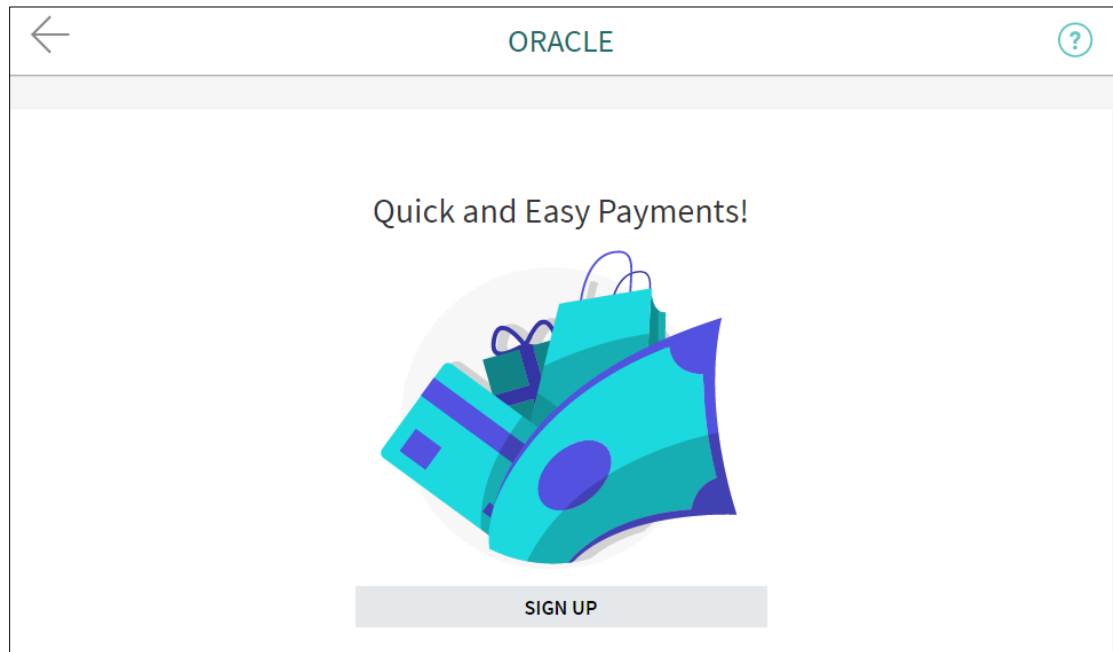
To register for the digital wallet:

1. Click **Sign Up**. The **Wallet – Mobile Verification** screen appears.

Wallet – Mobile Verification
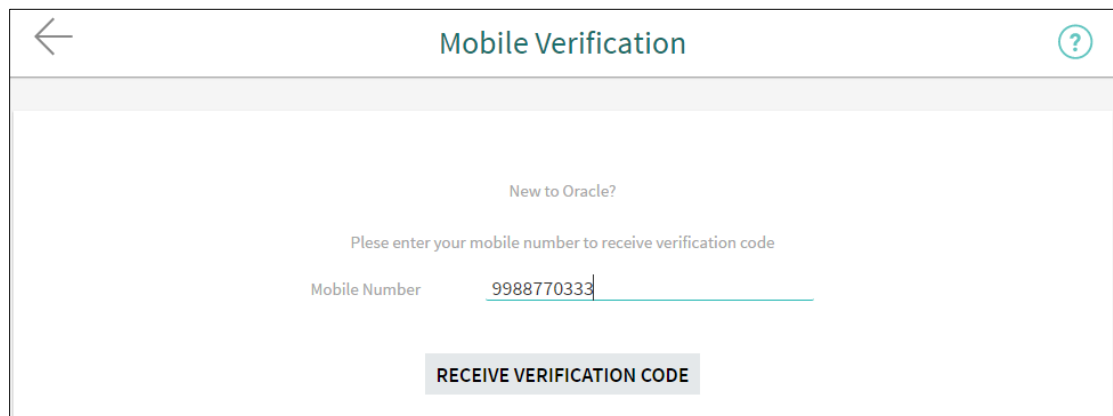
Field Description

Field Name	Description
New to Oracle?	
Mobile Number	Mobile number of the user.

2. In the **Mobile Number** field, enter the mobile number of the user.

3. Click **RECEIVE VERIFICATION CODE**.

4. The **Verification** screen appears. For more information click **here**.

5. Click **Continue**.

6. The **Wallet – User Details** screen appears, enter the relevant information.

Wallet – User Details

Field Description

Field Name	Description
Please share your personal information	

Field Name	Description
Salutation	Salutation to be used. The options are: • Mr • Ms • Mrs • Other
Salutation	Salutation of the applicant. This field appears, if you select Other option from Salutation list.
First Name	First name of the applicant.
Last Name	Last name of the applicant.
Gender	Gender of the applicant.
Date of Birth	Date of birth of the applicant.
Email	Email id of the applicant.
I consent to receive marketing communication from the bank	The consents from the applicant to receive promotion and marketing mails from the bank.
Password	The password for the application form.
Confirm Password	Re-enter to confirm the password.
Password Policy	Link to view the password policy.
Select security question	The security questions.
Enter Answer	Answer to the selected security question.
Accept Terms & Conditions	The option to accept Terms & Conditions.
Terms & Conditions	The link to view the terms and conditions.

7. From the **Salutation** list, select the appropriate option.

8. In the **First Name** field, enter the first name of the applicant.

9. In the **Last Name** field, enter the last name of the applicant.

10. In the **Gender** field, select the appropriate option.

11.   In the **Date of Birth** field, select the date of birth.

12.   In the **Enter Password** field, enter the password.

13.   In the **Confirm Password** field, re-enter the password.

14.   From the **Select security question** list, select the appropriate security question.

15.   In the **Answer** field, enter the answer of the security question.

16.   To accept the terms and conditions, select the check box.

17.   Click **Submit** to confirm the user details.
        OR
        Click **Cancel** to cancel to cancel the transaction.

18.   The success message with the 'welcome note' highlighting the features available in the wallet appears. Click **Get Started** to explore the wallet.

FAQs

Where can I use my wallet?

You can use your wallet for:
1) Transferring funds to another wallet user
2) Making payments
3) Requesting funds from another wallet user

I have entered wrong OTP, how to register for a wallet now

If you have entered the wrong OTP, you can try providing the correct OTP again. There is also an option available to re-generate the OTP.

5.   Add

In order to make fund transfers or payments through the wallet, there should be balance available into a wallet. The wallet can be funded using external accounts like credit card, debit card and/or using internet banking.

Funding wallet from any credit or debit card or using internet banking requires processing the transaction from an aggregator mode. Depending on the transaction status (acknowledgment) from the aggregator, wallet balance is updated.

The user also has an option to request for funds from a desired contact (on email id or on mobile number).

How to reach here:

Dashboard > Wallet Dashboard > Add

Add

Field Description

Field Name	Description
Wallet Balance	Balance in the wallet along with currency.
Amount	Amount to be funded.
Comments	Free text for user to enter any comments/ remarks as desired by the user.

To fund a wallet:

1. In the **Amount** field, enter the amount to be funded.

2. In the **Comment** field, enter the appropriate comment.

3. To fund the wallet, click **Add Funds**.

4. The **Review** screen appears which navigates the user to the aggregator page, click **Confirm**.

5. The Aggregator screen appears; select either Credit card / Debit card or Internet banking option.

6. Enter the Credit card or Debit card details, if you select the **Credit card / Debit** card mode of payment and click **Confirm**.
OR
Enter the banking details, if you select the **Internet Banking** mode of payment and click **Confirm**.
The application will get acknowledgment regarding the transaction and money will be credited into user's wallet account.

6.   Request

With Wallet, user has the option to request funds from another wallet that is from another user using the wallet. There are scenarios / situation, when a user may require funds or request funds from his desired contact.

User requests funds from the desired contact using the contact's email id or mobile number. User needs to select the desired contact or enter the desired email id or mobile number and specify the funding amount to initiate the request for funds. However, it is necessary for the contact (owner of email id or mobile number) to have registered for wallet services.

The application identifies whether the email id or mobile number is registered for the wallet. If registered, the request is honored else the initiation is not permitted.

How to reach here:

Dashboard > Wallet Dashboard > Request

Request

Field Description

Field Name	Description
From	Email id or mobile number of the user.
Amount	Amount requested.
Contacts	List of existing contact number. If there are no past payments done, this list is not displayed.
Comments	Free text for user to enter any comments/ remarks as desired by the user.

To request from the contact:

1. In the **From** field, enter the email id/ mobile number of the contact.

2. In the **Amount** field, enter the amount to be funded.

3. In the **Comment** field, enter the appropriate comment.

4. To request for funds from the contact, click **Send Request**.

5. The **Review** screen appears. Verify the details and click **Confirm**.

6. A notification is sent to the contact person, about the request to fund the user's wallet. Click **Done** to complete the transaction.

Note: A payment card appears at the recipient dashboard. The recipient can either click **Pay** or **Decline** to pay or decline the fund request.

7. Pay

Paying from wallet is simple and fast. With Wallet, user can pay directly to another wallet user or to a desired contact using the contact's email or mobile number. Wallet smartly identifies whether the email id / mobile number is registered for wallet services or not. If the email id / mobile number is registered for wallet, funds are directly credited into the recipient's wallet.

However, if the recipient is not registered for a wallet, a payment link is sent to the recipient's email id / mobile number. In order to receive funds, the recipient needs to register for wallet within the stipulated time frame. Failing to register for wallet within the time frame will not allow the recipient to receive funds. Funds will be credited back to the sender's wallet.

Note: The recipient must register for wallet in order to claim funds.

How to reach here:

Dashboard > Wallet Dashboard > Pay

Pay

Field Description

Field Name	Description
Pay Who	Recipient information that can be email id or mobile number.
Recently paid recipients	List of recipients to whom the money is transferred recently from the wallet.
	If there are no past payments done, this list is not displayed.
Amount	The transfer amount.

Field Name	Description
Comment	Free text for user to enter any comments/ remarks as desired by the user.

To pay from your wallet:

1. In the **Pay Who** field, enter the email id or mobile number of the recipient.

2. In the **Amount** field, enter the amount to be transferred.

3. In the **Comment** field, enter the appropriate comment.

4. Click **Pay**.

5. The **Review** screen appears. Verify the details and click **Confirm**.

6. The success message appears, along with the reference number. Click **Done** to complete the transaction.

Note
1) In case of payment to a mobile number or email id, the payment will follow the Peer to Peer payment mode in the background.
2) In case of payment to an internal bank account, the payment will follow regular Internal transfer mode in the background.

FAQs

How will a non-registered recipient receive or retrieve the money sent by me from the wallet?

To receive money sent by you, the recipient has to register for the wallet facility.

What If recipient does not claim money?

If the recipient does not claim money within the stipulated time period, your money is transferred back to your wallet.

8.   Claim Money - Prospect User

A user can transfer the funds from wallet to any contact via an email id or a mobile number. In order for a recipient to claim these funds, recipient needs to have a wallet. If the recipient does not have a wallet, recipient needs to register for wallet to claim funds. Recipient needs to access the wallet registration link sent by the sender to register for wallet.

Recipient of the amount can be a Registered user of the bank or can be a New user.

- In either case, recipient needs to register for wallet.

- Post successful registration, money will be credited directly into the user's wallet account. Wallet balance will be shown to the user.

Note: 1) The recipient must register for wallet in order to claim funds.
2) The recipient must claim for the money within a stipulated time period, else money will be transferred back to user's account.
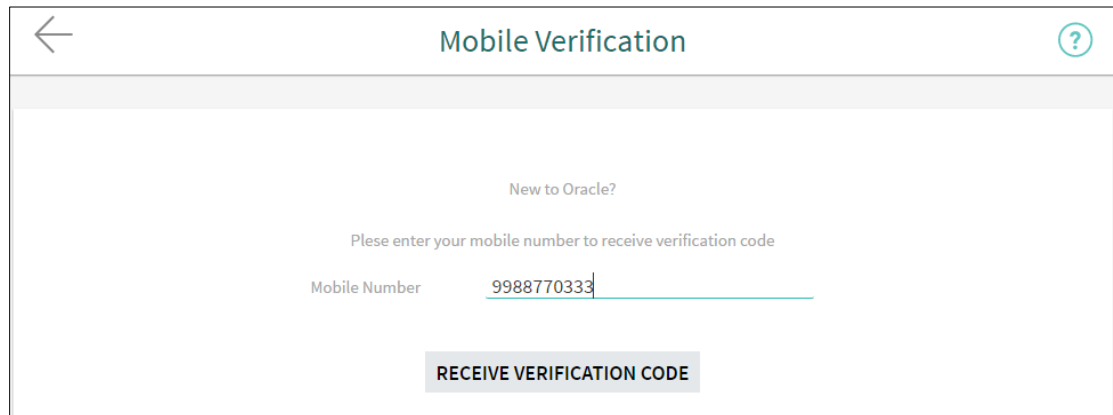
To claim money:

1.   Access the registration link to sign up for wallet.

Wallet – Sign Up
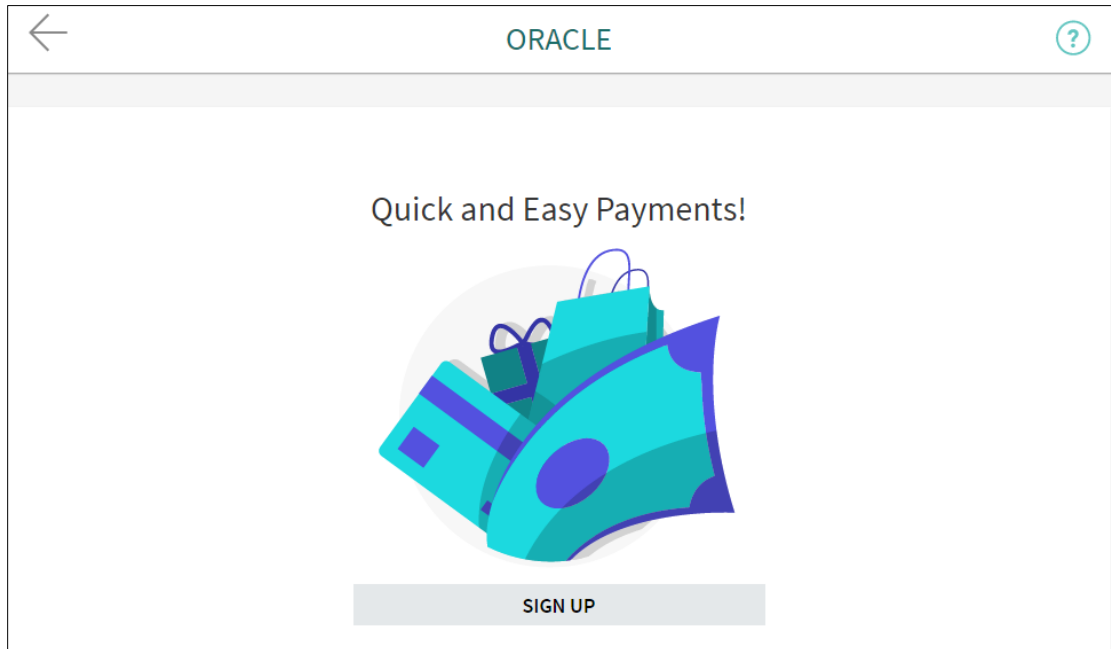
2.   Click **Sign Up**. The **Wallet – Mobile Verification** screen appears.

Wallet – Mobile Verification

3.   In the **Mobile Number** field, enter the mobile number of the user.

4.   Click **RECEIVE VERIFICATION CODE**.

5.   The **Verification** screen appears. For more information click **here**.

6.   Click **Continue**.

7.   The **Wallet – User Details** screen appears, enter the relevant information.

Wallet – User Details

Field Description

Field Name	Description
Please share your personal information	
Salutation	Salutation to be used.
	The options are:
	- Mr
	- Ms
	- Mrs
	- Other

Field Name	Description
Salutation	Salutation of the applicant. This field appears, if you select Other option from Salutation list.
First Name	First name of the applicant.
Last Name	Last name of the applicant.
Gender	Gender of the applicant.
Date of Birth	Date of birth of the applicant.
Email	Email id of the applicant.
I consent to receive marketing communication from the bank	The consents from the applicant to receive promotion and marketing mails from the bank.
Password	The password for the application form.
Confirm Password	Re-enter to confirm the password.
Password Policy	Link to view the password policy.
Select security question	The security questions.
Enter Answer	Answer to the selected security question.
Accept Terms & Conditions	The option to accept Terms & Conditions.
Terms & Conditions	The link to view the terms and conditions.

8.   From the **Salutation** list, select the appropriate option.

9.   In the **First Name** field, enter the first name of the applicant.

10.   In the **Last Name** field, enter the last name of the applicant.

11.   In the **Gender** field, select the appropriate option.

12.   In the **Date of Birth** field, select the date of birth.

13.   In the **Enter Password** field, enter the password.

14.   In the **Confirm Password** field, re-enter the password.

15.   From the **Select security question** list, select the appropriate security question.

16.   In the **Answer** field, enter the answer of the security question.

17.   To accept the terms and conditions, select the check box.

18.   Click **Submit** to confirm the user details.
       OR
       Click **Cancel** to cancel to cancel the transaction.

19.   The success message with the 'welcome note' highlighting the features available in the
       wallet appears. Click **Get Started** to explore the wallet.

9. Activity List

Statement plays an important role for customers to manage and control an account. Similar to any regular saving account, wallets supports activity statements for wallets as well. This Wallet statement shows all the accounting entries that affect the wallet balance. A brief summary of last few transactions can be viewed on the wallet dashboard.

However, there is also an option to view complete statement for the wallet. All transactions performed from wallet are shown in chronological order.

User can use the below filters to narrow the search the result.

- Transaction period

- Current month

- Previous month

- Between date range

- Transaction type

- Debits transactions

- Credit transactions

- Debit and Credit transactions

User also has sort option to sort the result basis transaction date or transaction amount.

How to reach here:

Dashboard > Wallet Dashboard > Mini Statement > Activity List

Activity List

←	**Activity List**		👤

<div align="center">

dnyanesh Raskar
A$103,150.16

</div>

Last 10 Transactions ⌄	All ⌄

Date ⇅	Description	Reference Number	Amount
16 Mar 2016		2016055000170008	A$99.87 Dr
16 Mar 2016	new FiftyFour new54@test.com	2016055000170008	A$77.85 Dr
16 Mar 2016		2016055000171080	A$78.87 Dr
16 Mar 2016	new FiftySix new56@test.com	2016055000171101	A$39.56 Dr
21 Mar 2016	Kevin Pinto	2016055000220367	A$89.00 Cr
21 Mar 2016	Kevin Pinto	2016055000220400	A$28.00 Cr
21 Mar 2016	Please lend me some money pls John smith	2016055000225132	A$370.88 Cr
22 Mar 2016		2016085000235030	A$1,000.00 Cr
29 Mar 2016	adding funds SELF	2016108000252122	A$1,000.00 Cr
29 Mar 2016	yyty SELF	2016108000252152	A$1,000.00 Cr

Page [1] of 1 (1-10 of 10 items) |< < [1] > >|

Field Description

Field Name	Description
Primary Customer	Name of the primary user.
Wallet Balance	The current wallet balance.
Filter section	
Select Date Range	From and To date to fetch the desired result. From Date cannot be greater than To Date.
Transaction Type	Option to select transaction type.
Results	
Date	Date on which the activity was performed.
Description	Short description of the wallet transaction.
Reference Number	The host reference number for the transaction.
Amount	Transaction amount along with the debit or credit indicator.

To view the wallet activity:

1. To view the wallet statements within the specific period, click **Date Range**.
   OR
   Click the other filter to view the transactions based on transaction type.

10. Wallet Configuration

Using this option, Bank Administrator can create and maintain wallet products that are made available for the business users. When a business user applies for a wallet product and the application is processed successfully, a wallet account will be created for the user.

How to reach here:

Admin Dashboard > Wallet Configuration

Field Description

Field Name	Description
Offer Code	The unique code/ Id for the wallet product.
Offer Name	Name of the wallet product that is being offered.
Currency	Currency applicable for the wallet product.

Field Name	Description
Interest	
Interest Applicable	Indicates whether the interest is applicable for the wallet product or not.
Interest Rate	The interest rate applicable for the wallet product.
Accrual Frequency	The frequency in which interest is to be accrued
Capitalization Frequency	The frequency in which interest is to be capitalized
Capitalization Basis	The method in which interest is to be capitalized
Fees	
Fees Applicable	Whether fees is applicable for the wallet product or not.
Fees	The amount of fees that is to be applied for the wallet product.
Charging Basis	The basis on which the fees should be charged. The options can be: - Calendar - Anniversary
Charging Frequency	The frequency in which the fees should be charged. The options can be: - Daily - Weekly - Fortnightly - Monthly - Bimonthly - Quarterly - Half Yearly - Yearly
Statement	
Statement Required	Whether a statement for the wallet account is required or not.

Field Name	Description
Statement Frequency	The frequency in which the statement is to be made available. The options can be:

- NA
- Day
- Week
- Fortnight
- Month
- Bimonth
- Quarter
- Half Year
- Year

GL

Field Name	Description
Wallets GL Code	The liability GL account that will be associated with all wallet accounts.
Intermediary GL Code (Receive funds)	The intermediary GL account into which funds will be initially credited whenever any wallet account associated with the product is due to receive funds.
Intermediary GL Code (Transfer funds)	The intermediary GL account from which funds are debited whenever any fund transfer is to be made from a wallet account associated with the product.
Node GL Code (Liability)	The GL account in which all credit balances of wallet account associated with the product are consolidated.
Node GL Code (Asset)	The GL account in which all debit balances of wallet accounts associated with the product are consolidated.

To create a wallet product:

1. In the **Offer Code** field, enter the id of the wallet product.

2. In the **Offer Name** field, enter the name of the wallet product.

3. From the **Currency** list, select the appropriate currency.

4. From the **Interest Applicable** list, select the appropriate option.

5. From the **Fees** list, select the appropriate option.

6. From the **Statement Required** list, select the appropriate option.

    a. If you select **Yes** option:

        i. From the **Statement Frequency** list, select the appropriate option.

    b. If you select **No** option:

        ii.   Go to step8.

7.   In the **GL** section, enter the relevant information.

8.   Click **Save**.

9.   The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction. It redirects you to the previous Wallet screen.

10.   The success message appears. Click **Done** to complete the transaction.

11. One Time Password

One Time Password is a unique code that can be used only once. It is mandatory, if configured. A verification code is sent to your registered mobile number or email ID of the account holder. You have to enter the received code to complete the process. You can use Resend Code, to receive the code (if not received or expired).

For OTP verification:

1. In the **Verification Code** field, enter the code as received.
    OR
    Click **Resend Code**, if you wish to receive the verification code again or your verification code got expired

Field Description

Field Name	Description
Verification Code	The code sent to the customer to their registered email id or mobile number.

2. Click **Submit**. The success message appears.

FAQs

Why is there a need for a One-Time Password (OTP)?

An OTP helps to protect against online fraud. It is a secure way to authenticate whether a customer who is making an online transaction is the rightful owner of the credit / debit card being used.

When do I key in the OTP and how do I receive the OTP?

When you make an online transaction using your credit/ debit card. This OTP will be sent to your mobile phone via SMS or email.