Oracle Banking Digital Experience

Merchant Payments User Manual
Release 16.2.0.0.0

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Merchant Payments 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 16.2.0.0.0, refer to the following documents:

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

2. Merchant Onboarding

Using this option, Bank Administrator can create and maintain merchant details in the application.

The following features are available for merchant maintenance:

- Create Merchant
- View Merchant Details
- Edit Merchant details
- Delete Merchant

How to reach here:

Dashboard > Merchant Onboarding

2.1 Create Merchant

Using this option the bank administrator can create a merchant.

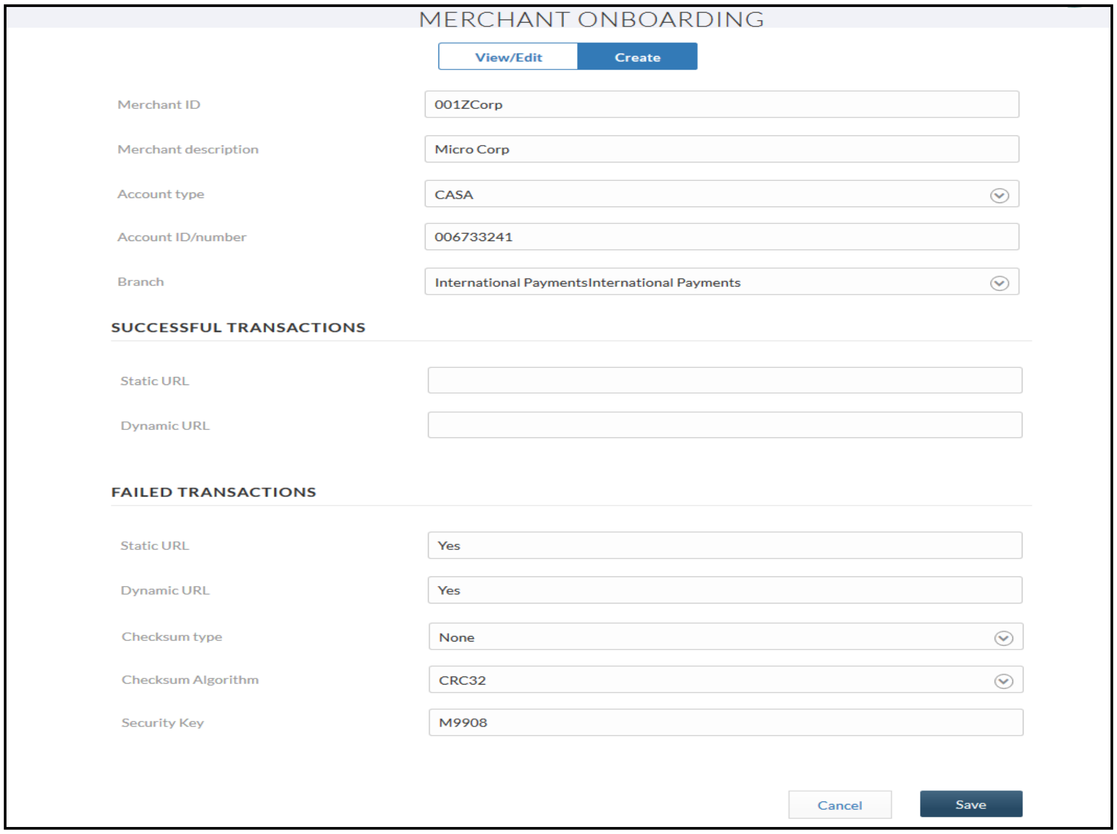
Field Description

Field Name	Description
Merchant Onboarding	Type of maintenance. • View / Edit: to view and modify the details of existing merchant • Create: to create a new merchant

To create a merchant:

1. Click the **Create** tab. The **Create** function gets enabled.

Create Merchant



Field Description

Field Name	Description
Merchant ID	The unique Id assigned to a specific merchant by the bank.
Merchant Description	Description of the merchant.
Account Type	Type of account that is, GL or CASA account, associated with the merchant.
Account ID/ Number	The merchant’s CASA or GL account ID or number.
Successful Transactions	
Static URL	The static URL to send transaction response to merchant in case of success.
Dynamic URL	The dynamic URL to send transaction response to merchant in case of success.
Failure Transactions	

Field Name	Description
Static URL	The static URL to send transaction response to merchant in case of failure.
Dynamic URL	The dynamic URL to send transaction response to merchant in case of failure.

2. In the **Merchant ID** field, enter the id of the merchant.
3. In the **Merchant Description** field, enter the description of the merchant.
4. From the **Account Type** list, select the appropriate account.
5. In the **Account ID/ Number** field, enter the account number of the merchant.
6. In the **Successful Transactions** section, enter the valid url in the **Static URL** field.
7. In the **Failure Transactions** section, enter the valid url in the **Static URL** field.
8. Click **Save**.
9. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
10. The success message appears. Click **Done** to complete the transaction.

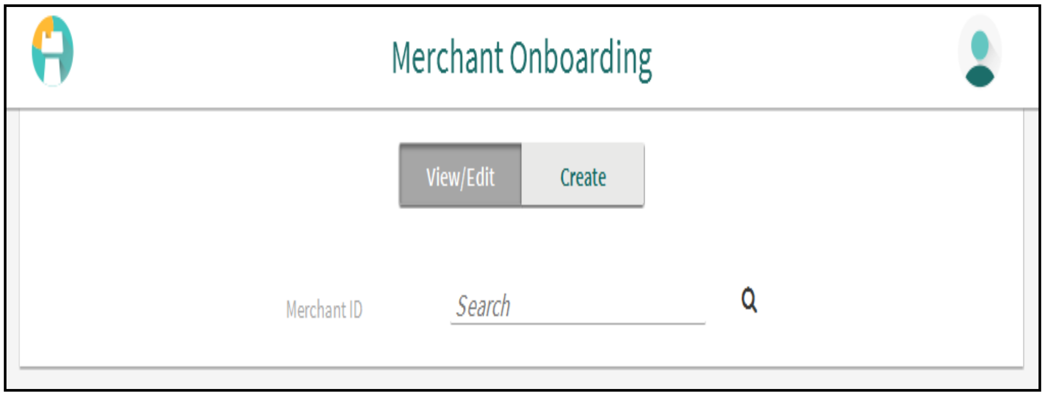
2.2 View Merchant

Using this option, bank administrator can search and view the details of any merchant based on the search parameters. If the search parameters are not specified, records of all the merchants maintained in the application are displayed.

To search merchant:

1. Click the **View** tab. The **View** maintenance got enabled.

View and Edit Merchant



Field Description

Field Name	Description
Merchant ID	The unique Id to search for a merchant.
Merchant Description	Description of the merchant.

2. To search merchant, click **Search**.
3. The **Merchant Onboarding** screen with search results appears based on the search parameters. Click **Reset** to reset the search parameters.
4. To view the details of a specific merchant, click the record.
5. The detailed **Merchant Onboarding** screen appears. Perform the desired action.

2.3 Update Merchant

Using this option, bank administrator can edit the details of any merchant maintained in the application.

View and Edit Merchant

To edit a merchant:

1. Repeat steps 1 to 2 of **View Merchant** section.
2. Click the record which you want to edit.
3. To edit the merchant details, click **Edit**. The **Edit Merchant Onboarding** screen appears.
4. Update the required fields, click **Save**.
5. The **Review** screen appears, click **Confirm** to confirm the details.
   OR
   Click **Cancel** to cancel the transaction.
6. The success message appears, click **Done** to complete the transaction.

2.4 Delete Merchant

Using this option, you can search and delete an existing merchant maintained in the application.

To delete a merchant:

1. Repeat steps 1 to 2 of **View Merchant** section.
2. Click the record which you want to delete.
3. To delete the merchant, click **Delete**. The **Edit Merchant Onboarding** screen appears.
4. Click **Delete**.
5. The **Delete Warning** message appears, click **Confirm** to confirm the deletion.
6. The **Merchant Onboarding** screen with the successful object deletion message appears. Click **Done** to complete the transaction.

3. Electronic Payments Interface

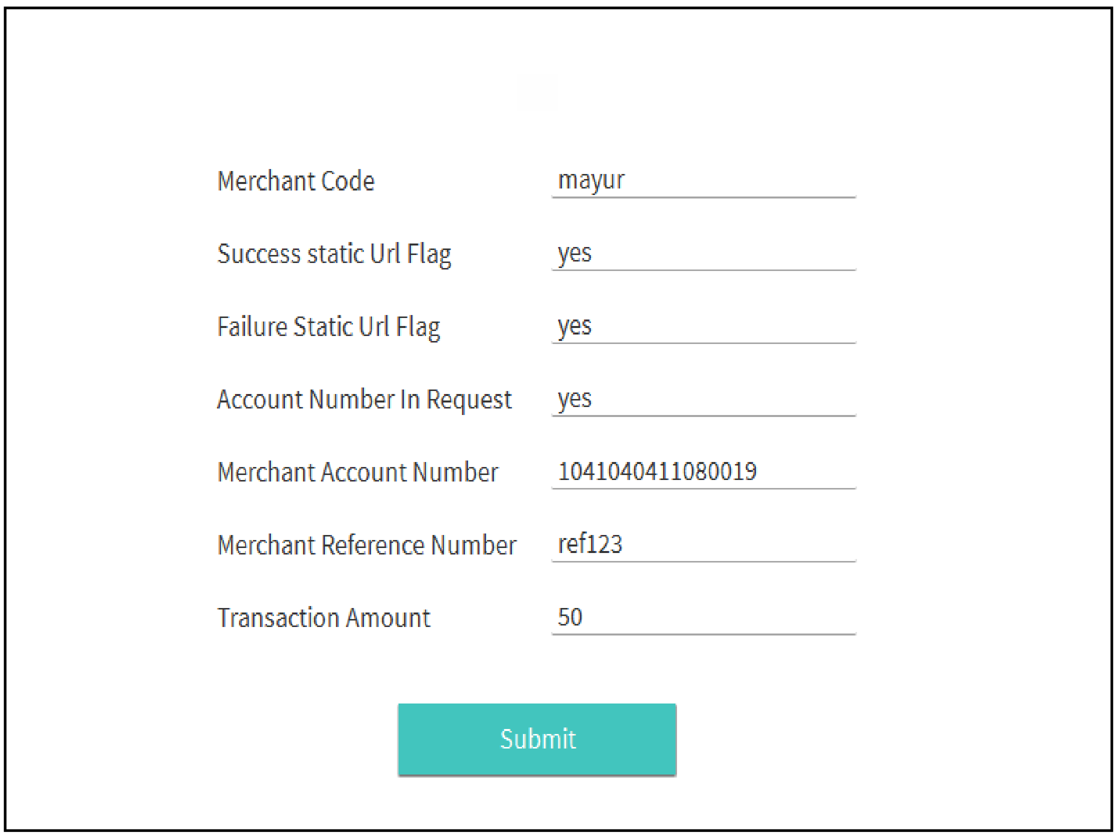
Application supports facility of interfacing with the third party. The customer can meet its requirements like purchase from the merchant site, travel bookings payment etc. Electronic Payments Interface (EPI) provides the facility of interfacing with the merchant site. An EPI transaction is performed as follows:

- A customer logs on to the merchant site. This could be an online shopping site, online travel booking or any other sites where the customer is required to effect a payment.
- Customer reaches to the page for payment wherein he selects the bank and the customer is redirected to the bank internet banking URL.
- The customer needs to enter its login credentials. A payment screen is displayed to the customer to confirm the transaction.

How to reach here:

Merchant Site URL > Electronic Payments Interface

Electronic Payments Interface



Field Description

Field Name	Description
Merchant Code	The unique Id assigned to a specific merchant by the bank.

Field Name	Description
Success static Url Flag	Status of static URL to send transaction response to in case of success.
Failure Static Url Flag	Status of static URL to send transaction response to in case of failure.
Account Number In Request	Status of merchant's account number from the request parameter. The option are: • Yes • No
Merchant Account Number	Merchant's account number.
Merchant Reference Number	Merchant reference number.
Transaction Amount	Payment amount to be transfer from account.

To perform Internal Transfer transaction through EPI:

1. Log on through the Merchant URL.
2. Enter merchant details.
3. Click **Submit**.
4. The **Complete Payment** screen appears.

Complete Payment

Field Description

Field Name	Description
Select Account	Account from where the payment to be transfer.
Balance	Net balance in the selected account.
Amount	Payment amount to be transfer from account.

5. From the **Select Account** list, select the appropriate account where the amount needs to be transferred.
6. Click **Pay**.
   OR
   Click **Cancel** to cancel the transaction.
7. The **Review** screen appears. Verify the details, and click **Pay** .
   OR
   Click **Cancel** to cancel the transaction.

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