

Oracle Banking Digital Experience

**Merchant Payments User Manual
Release 17.1.0.0.0**

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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 17.1.0.0.0, refer to the following documents:

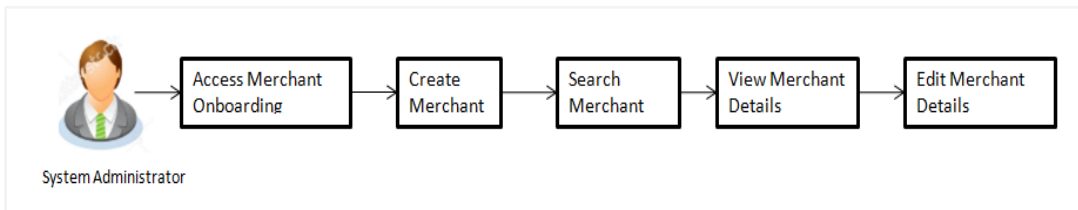
- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Merchant Onboarding

A merchant account is a type of bank account that allows businesses to accept payments in multiple ways, typically using debit or credit cards. A merchant account is established under an agreement between an acceptor and a merchant acquiring bank for the settlement of payment. Merchant Onboarding facilitates system Administrator to set up and maintain merchants using channel banking platform. This is to enable the customers to initiate merchant based payments using channel banking facility.

Pre-Requisites

- Transaction access is provided to System Administrator.
- Approval rule set up for System Administrator to perform the actions.
- Checksum type and checksum algorithm is maintained.
- Merchant's account is maintained in host.



Features Supported In Application

This option allows the System Administrator to:

- Create Merchant
- View Merchant Details
- Edit Merchant details

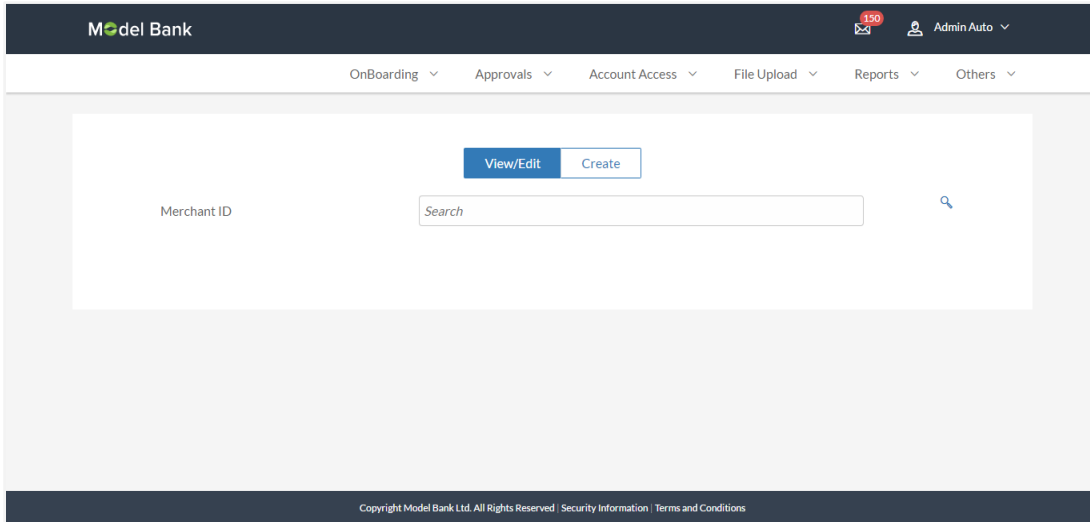
How to reach here:

Administrator Dashboard > Merchant > Merchant Onboarding

2.1 Merchant Onboarding – Search

System Administrator logs into the system and navigates to the Merchant Onboarding. This screen allows the administrator to search and view existing merchants. User can enter the merchant ID for which the details are to be viewed.

Search Merchant



Field Description

Field Name	Description
------------	-------------

View/Edit	
------------------	--

Merchant ID	To search merchant with the unique Id assigned to a specific merchant by the Bank.
--------------------	--

To view the merchant details. User is directed to Merchant Details screen, click .

2.2 Merchant Onboarding – View Merchant

Administrator is directed to Merchant details screen after providing valid merchant ID.

To search merchant:

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

View and Edit Merchant

The screenshot shows the Medel Bank Merchant Onboarding interface. At the top, there is a navigation bar with 'Medel Bank' logo and user information 'Admin Auto'. Below the navigation bar, there are tabs for 'OnBoarding', 'Approvals', 'Account Access', 'File Upload', 'Reports', and 'Others'. The 'View/Edit' tab is selected. The main content area shows a search bar with 'Merchant2' entered. Below the search bar, there is a table of merchant details:

Merchant ID	Merchant2
Merchant description	Merchant2
Account type	CASA
Account ID/number	1234567005
Branch	Bank Futura -Branch 001

Below the details table, there are sections for 'Successful transactions' and 'Failed transactions'. Each section has a 'Static URL' and a 'Dynamic URL'.

Successful transactions:

Static URL	http://ofss310407.in.oracle.com:7778/retail/public/epi-success.html
Dynamic URL	http://ofss310407.in.oracle.com:7778/retail/public/epi-success.html

Failed transactions:


Static URL	http://ofss310407.in.oracle.com:7778/retail/public/epi-failure.html
Dynamic URL	http://ofss310407.in.oracle.com:7778/retail/public/epi-failure.html

An 'Edit' button is located at the bottom right of the main content area.

Field Description

Field Name	Description
View	
Merchant ID	The unique Id to search a merchant.
Merchant Description	Description of the merchant.
Account Type	Type of account i.e. whether it is a GL or CASA account, associated with the merchant.
Account ID/ Number	The merchant's CASA or GL account ID or number.


Field Name	Description
Branch	A branch in which the account is maintained.
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.
Failed Transactions	
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 Merchant ID field, enter the merchant to be searched, click . The details of merchants appears.
3. Click **Edit** to edit merchant details. User is directed to the **Edit Merchant** screen.

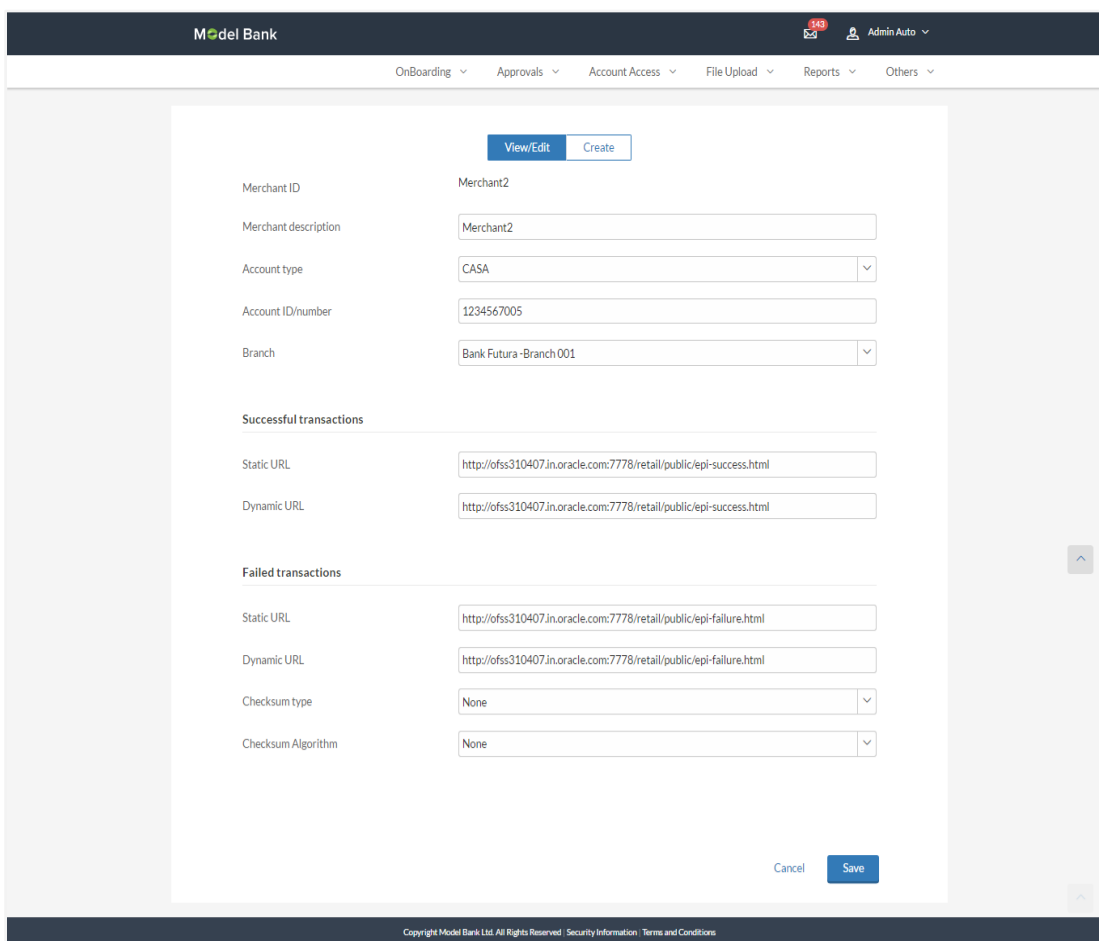
2.3 Merchant Onboarding – Edit Merchant

System administrator can edit the details of any merchant maintained in the application. Administrator is directed to Edit Merchant details to edit the details.

To edit a merchant:

1. Click the **View** tab. The **View** maintenance got enabled.
2. In Merchant ID field, enter the merchant to be search, click . The details of merchants appears.
3. To edit the merchant details, click **Edit**. The **Edit Merchant Onboarding** screen appears.

Edit Merchant



Model Bank 143 Admin Auto

OnBoarding | Approvals | Account Access | File Upload | Reports | Others

View/Edit **Create**

Merchant ID: Merchant2

Merchant description: Merchant2

Account type: CASA

Account ID/number: 1234567005

Branch: Bank Futura - Branch 001

Successful transactions

Static URL: http://ofss310407.in.oracle.com:7778/retail/public/epi-success.html

Dynamic URL: http://ofss310407.in.oracle.com:7778/retail/public/epi-success.html

Failed transactions

Static URL: http://ofss310407.in.oracle.com:7778/retail/public/epi-failure.html

Dynamic URL: http://ofss310407.in.oracle.com:7778/retail/public/epi-failure.html

Checksum type: None

Checksum Algorithm: None

Cancel **Save**

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Field Description

Field Name	Description
Edit	
Merchant ID	The unique Id assigned to a specific merchant by the bank. This field cannot be edited.
Merchant Description	Description of the merchant is displayed and available for edit.
Account Type	Type of account i.e. GL or CASA account, associated with the merchant is displayed and available for edit.
Account ID/ Number	The merchant's CASA or GL account ID or number is displayed and available for edit.
Branch	A branch in which the account is maintained is displayed and available for edit.

Successful Transactions

Static URL	The static URL to send transaction response to merchant in case of success is displayed and available for edit.
Dynamic URL	The dynamic URL to send transaction response to merchant in case of success is displayed and available for edit.

Failed Transactions

Static URL	The static URL to send transaction response to merchant in case of failure is displayed and available for edit.
Dynamic URL	The dynamic URL to send transaction response to merchant in case of failure is displayed and available for edit.

4. Update the required fields, click **Save**.
OR
Click **Cancel** to cancel the transaction.
5. The **Review** screen appears, click **Confirm** to confirm the details.
OR
Click **Cancel** to cancel the transaction.
6. The success message appears along with the transaction reference number. Click **Done** to complete the transaction.

2.4 Merchant Onboarding – Create Merchant

System administrator can create new merchant so that Bank’s customer can make the payment to the merchant using channel banking.

To create a merchant:

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

Create Merchant

The screenshot shows the 'Create Merchant' form in the Model Bank system. The form is titled 'Create Merchant' and has a dark blue header with the Model Bank logo and user information (Admin Auto). The form contains several input fields and dropdown menus:

- Merchant ID: Text input field
- Merchant description: Text input field
- Account type: Dropdown menu with 'Select' as the current value
- Account ID/number: Text input field
- Branch: Dropdown menu with 'Select' as the current value
- Successful transactions section:
 - Static URL: Text input field
 - Dynamic URL: Text input field
- Failed transactions section:
 - Static URL: Text input field
 - Dynamic URL: Text input field
 - Checksum type: Dropdown menu with 'None' as the current value
 - Checksum Algorithm: Dropdown menu with 'None' as the current value

At the top of the form, there are two buttons: 'View/Edit' and 'Create'. At the bottom right, there are two buttons: 'Cancel' and 'Save'. The footer of the page contains the text: 'Copyright Model Bank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Create	
Merchant ID	Specify unique Id by which the Merchant will be identified.
Merchant Description	Specify description of the merchant.
Account Type	Specify type of account i.e. GL or CASA account, associated with the merchant.
Account ID/ Number	Specify merchant's CASA or GL account ID.
Branch	Specify branch in which the account is maintained.
Successful Transactions	
Static URL	Specify a static URL to send transaction response to merchant in case if a transaction is successful.
Dynamic URL	Specify a dynamic URL to send transaction response to merchant in case if a transaction is successful.
Failure Transactions	
Static URL	Specify a static URL to send transaction response to merchant in case if a transaction is unsuccessful.
Dynamic URL	Specify a dynamic URL to send transaction response to merchant in case if a transaction is unsuccessful.

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** and **Dynamic URL** fields.
7. In the **Failure Transactions** section, enter the valid url in the **Static URL and Dynamic URL** fields.
8. Click **Save** to save the Merchant details. User is directed to the Create Merchant - review page.
OR
Click **Cancel** to cancel the transaction.
9. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.

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

FAQs

1. **Who can create or edit merchants?**

System administrator can create and edit the merchants.

2. **Can I specify the account number which is outside this Bank?**

No, Merchant account number/GL should be of the same bank.

3. **When will the newly added merchants be available to customers?**

Newly added merchants will be made available to the customers with an immediate effect.

3. Electronic Payments Interface

Application supports facility of interfacing with the third party. The customer can make a purchase from the merchant site, travel bookings etc by using his bank account. Electronic Payments Interface (EPI) provides the facility of interfacing with the merchant site. An EPI transaction is performed as follows:

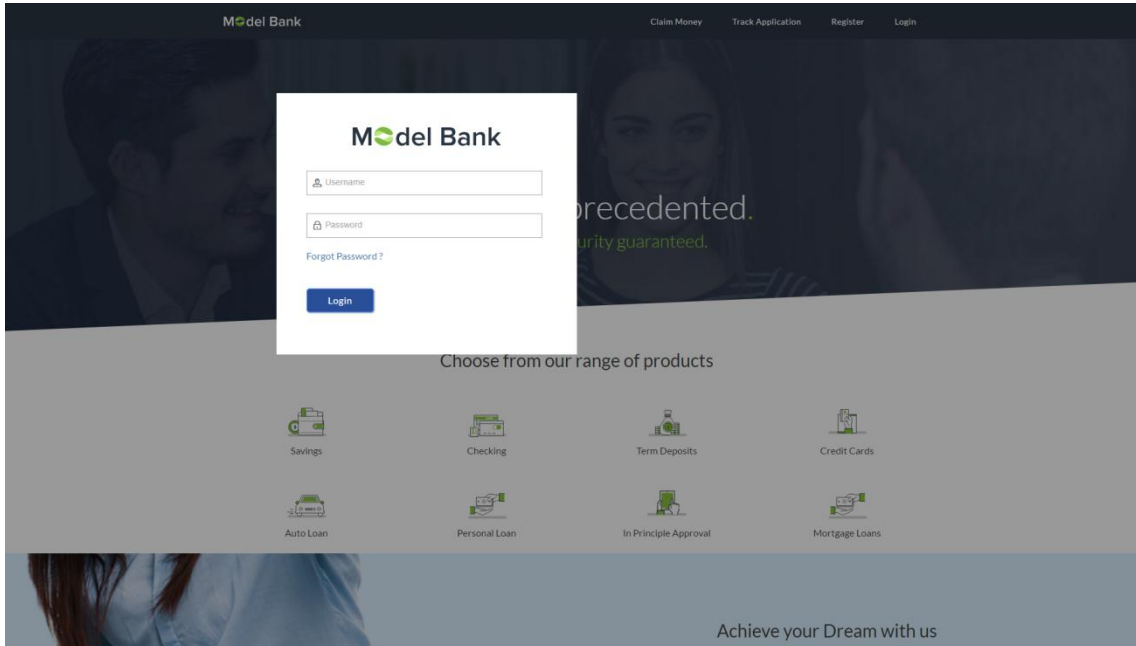
1. A customer logs on to the merchant site. This could be an online shopping site, online travel booking or any other sites where the customer is required to effect a payment.
2. Customer reaches to the page for payment wherein he selects the bank and the customer is redirected to the bank internet banking URL.
3. The customer needs to enter its login credentials. A payment screen is displayed to the customer to confirm the transaction.
4. Customer can select the account from which the funds are to be debited and initiate a payment.

How to reach here:

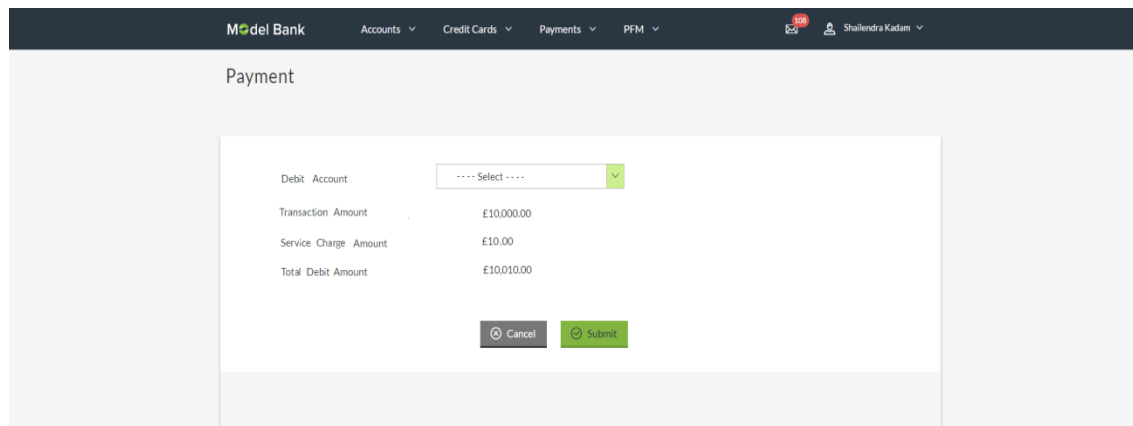
Merchant Site URL > Electronic Payments Interface

To log in to make payment:

1. Customer will be redirected to the bank portal from merchant site.

Bank Portal

2. Enter its login credentials. Click **Login**.

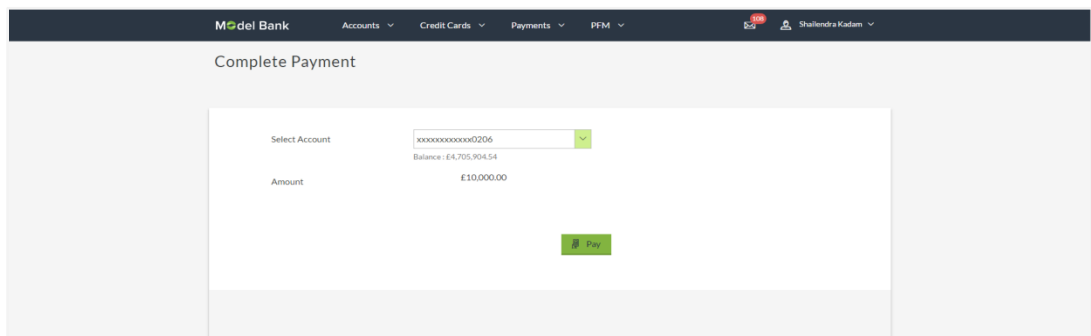
Electronic Payments Interface

Field Description

Field Name	Description
Debit Account	The accounts of the users which are mapped.
Transaction Amount	Displays the transaction amount to be debited.
Service Charge Amount	Displays the service charge amount to be debited.
Total Debit Amount	Displays the sum of the total debit amount. (Transaction Amount + Service Charge Amount)
Transaction Date	Displays the date when transaction was initiated from the merchant.

To perform Internal Transfer transaction through EPI:

3. Log on through the Merchant URL.
4. Enter merchant details.
5. Click **Submit**.
The **Review** screen appears.
OR
Click **Cancel** to cancel the transaction.
6. Verify the details and confirm it. Submitted details by the user will be updated in the host.
7. The **Complete Payment** screen appears.

Complete Payment**Field Description**

Field Name	Descriptions
Select Account	Account from where the payment to be transfer.

Field Name	Descriptions
Balance	Net balance in the selected account.
Amount	Payment amount to be transfer from account.

8. From the **Select Account** list, select the appropriate account where the amount needs to be transferred.
9. Click **Pay**.
OR
Click **Cancel** to cancel the transaction.
10. The **Review** screen appears. Verify the details, and click **Pay**.
OR
Click **Cancel** to cancel the transaction.
11. The success message appears along with the reference number.
Click **Done** to complete the transaction. The user shall be auto-redirected to the merchant.

FAQs

1. **Can I change transaction amount?**
No, you cannot change the transaction amount; it is fetched from the merchant URL.
2. **Can I go back to merchant URL?**
No, you cannot go back to merchant URL. You have to cancel the transaction and reinitiate the transaction for the same.
3. **What will be the transaction currency?**
Transaction currency will be defaulted to a currency details received from Merchant's site.