Oracle Banking Digital Experience

Retail Peer To Peer Payments User Manual
Release 17.1.0.0.0

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ORACLE®

Retail Peer To Peer Payments User Manual

March 2017

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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. Peer To Peer Payments

Peer to Peer (P2P) payment is a mechanism through which the customer can transfer funds from their bank account to another individual's account via the digital medium i.e. Internet or a mobile device.

Payments are categorized on the basis of transfer i.e. to account within the bank or outside the bank. If the transfer is to an account within the bank it is an internal transfer. Transfer to an account outside the bank is called Domestic transfer.

This categorization takes places when a customer saves the payee bank account details during payee maintenance. The customer is provided a single screen of Transfer money for their internal and domestic payments. .

Workflow- Transfer Money
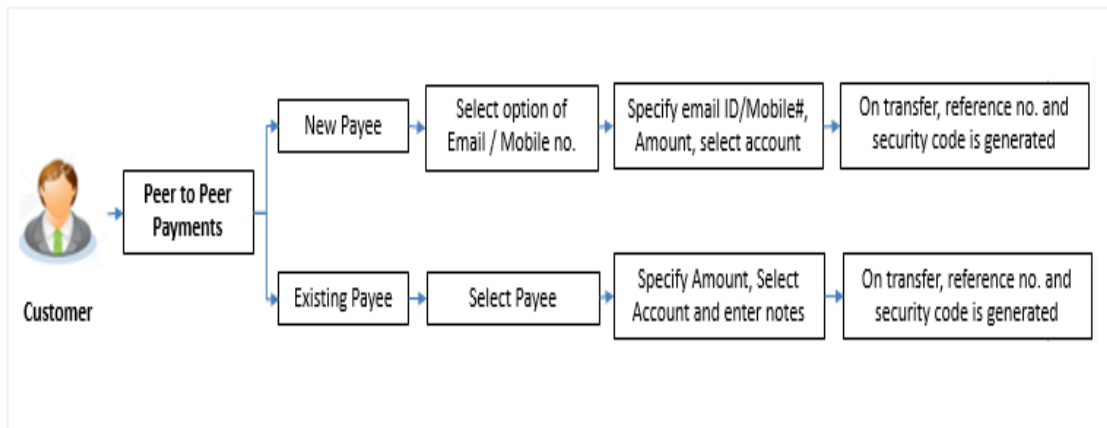
Workflow- Claim Money
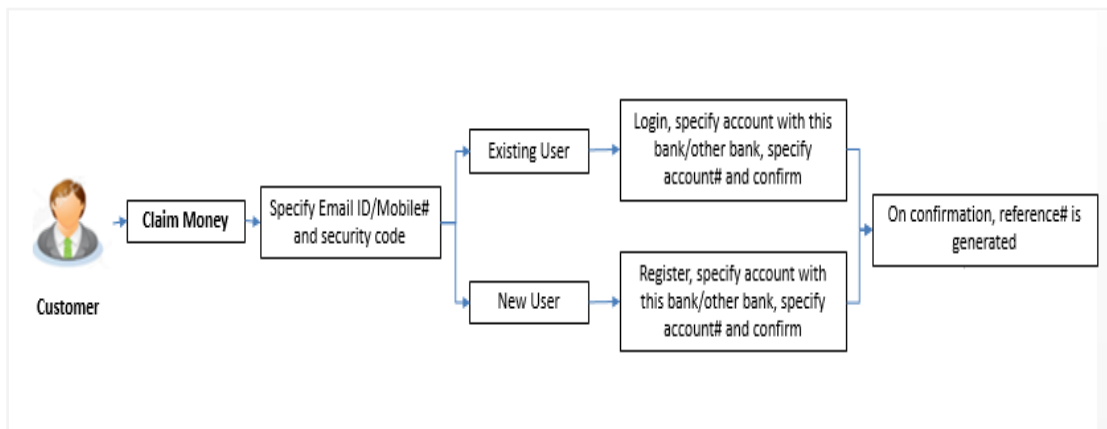
Features Supported In Application

The following features are available as part of Peer to Peer payments:

- **Transfer Money**
    - To existing payees
    - To new payees
      Transfer to new payees can be done using the payee's email id or mobile number.

- **Claim Money**

How to reach here:

Payments > Transfer Money
OR
Dashboard > Make your payments > More Options > Overview > Transfer Money card > Transfer Money

2.1   Transfer Money - New Payee

Using this option you can transfer funds from your account to a payee by entering mobile no. or email ID.

To transfer the money to new payee:

1.   In the **Transfer Type** field, select the **New Payee** option.

Transfer Money - New Payee

Field Description

Field Name	Description
Transfer Type	Payee to which transfer needs to be done.
	The options are:
	• Existing Payee
	• New Payee
	• My Accounts (User's own account)
Transfer Via	Type of mode to be selected to transfer the funds.
	The options are:
	• Email/ Mobile
	• Bank Account

Field Name	Description

Below field appears if you select **Bank Account** option in the **Transfer Via** list.

Bank Account	Option to add new payee having bank account.

Below fields appears if you select **Email/ Mobile** option in the **Transfer Via** list.

Email / Mobile	Email ID or mobile number of the payee to initiate the money transfer.
Amount	Amount to be transferred.
Transfer From	Source account along with the account nickname from which the funds are to be transferred.
Balance	Net balance in the selected account.
Note	Narration if required for the transaction can be specified.

2. From the Transfer Via list, select the type of payee.

   a. If you select **Email or Mobile** option:

   In the **Email /Mobile** field, enter the email id or mobile number of the recipient.

   In the **Amount** field, enter the transfer amount.

   From the **Transfer From** account list, select the appropriate account.

   b. If you select **Bank Account** option:

   i. To add new payee having bank account, click **Add Bank Account**. The **Add Payee** screen appears.

   Add the bank account details of the payee and then continue to transfer in **Add Payee** screen.

3. Click **Transfer**.
   OR
   Click **Cancel** to cancel the transaction.

4. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.

5. The **Verification** screen appears if transaction is configured for OTP validation. For more information on OTP refer **to OTP section.**

6. The success message appears, along with the reference number and the security code.

7. The security code needs to be shared with the beneficiary for him/her to claim money.

Success Message
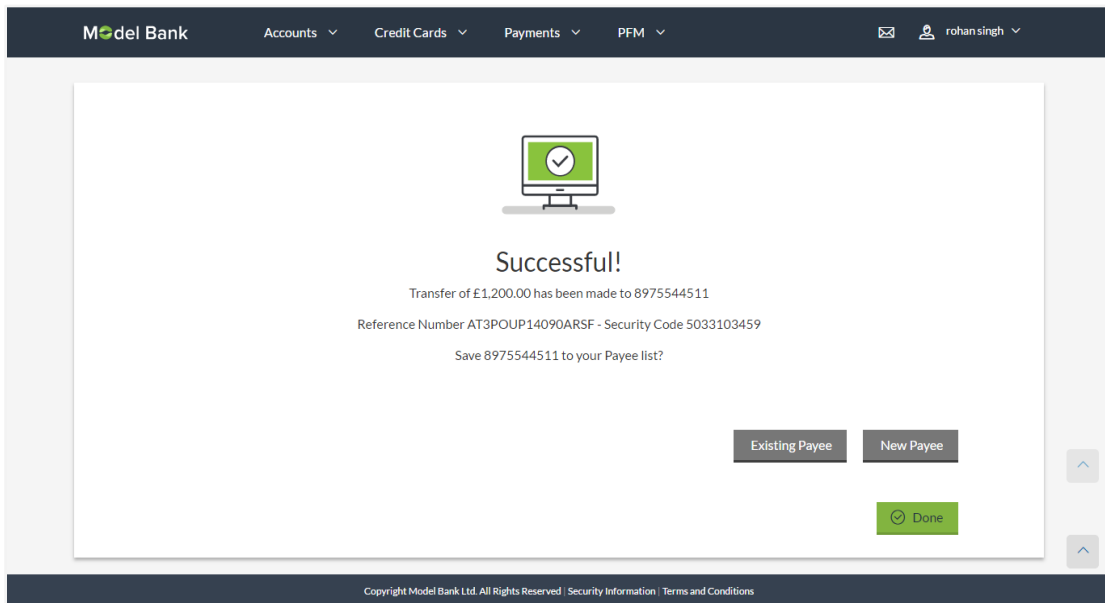
8. Click **Done** to complete the transaction.
   OR
   Click **Existing Payee** to save the email id or mobile number to existing payee list.
   OR
   Click **New Payee** to save the email id or mobile number to new payee list.

9. Click **Add** to save the payee details.

Addition of New Payee for peer to peer payment

3.   Claim Money

Using this option, the beneficiary can claim money transferred by the initiator. The following are the options using which the transferred money can be claimed.

• Claim Money (Link on Bank Portal)

• Click on link received through an email.

3.1   Receive Money through bank website

Customer clicks on the claim money link on the bank portal.

Enter the email/ mobile number, and security code

There are two options available:

• Existing Customer

• New to Bank

To receive money:

Step 1:

Field Description

Field Name	Description
Email/ Mobile	Email ID or mobile number to be specified by the user (i.e. the beneficiary).
Security Code	Security code as provided by the sender i.e. initiator who transferred the funds. **Note:** Beneficiary will get the security code from the sender.
Sign In as	Option to select the user. The options are: • New Bank • Existing Customer

1. In the **Email/ Mobile** field, enter the Email ID or mobile number on which money transfer has been initiated by the sender.
2. In the **Security code** field, enter the security code as provided by the sender of funds.
3. Select an appropriate option. If you select New to Bank option:

Step 2: Details (Click - New to Bank)

Field Description

Field Name	Description
Registration Section	
First Name	First name of the receiver i.e. the beneficiary.
Last Name	Last name of the receiver i.e. the beneficiary.
Email ID	Email id of the receiver i.e. the beneficiary.
Password	Password to set as the login password. **Note:** Click 👁 to read the hidden password.
Confirm Password	Re- type the Password. **Note:** Click 👁 to read the hidden password.

New To Bank - Registration

1. In the **First Name** field, enter the first name of the receiver.

2. In the **Last Name** field, enter the last name of the receiver.

3. In the **Email ID** field, enter the email ID of the receiver.

4. In the **Password** field, enter the password to set as the login password.

5. In the **Confirm Password** field, re-enter the password to confirm.

6. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.

7. The success message of user creation appears. Click **Done**.

User Creation Confirmation

Details – Click of Existing Customer

If the user clicks on 'Existing Customer', he/she will be prompted to login with user name and password.

Step 1 - Login

1. In the **Username** field, enter Username.

2. In the **Password** field, enter the login password.

3. Click **Login**.

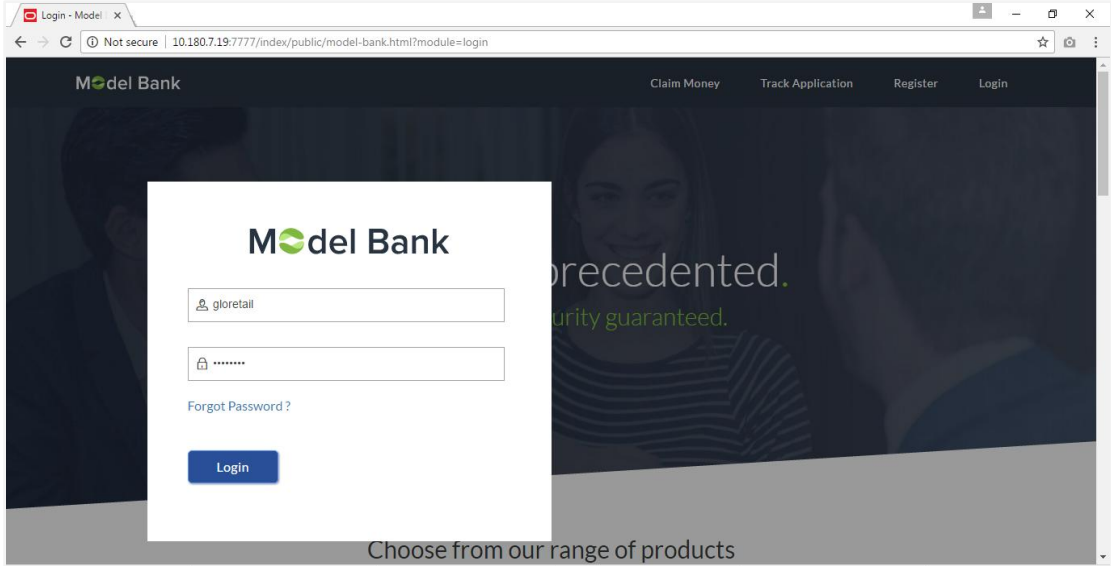4. The user detail appears in the **Step 2**.

Step 2: Details

Field Description

Field Name	Description
Account Information	
First Name	First name of the receiver i.e. the beneficiary is displayed.
Last Name	Last name of the receiver i.e. the beneficiary is displayed.
Email ID	Email id of the receiver i.e. the beneficiary is displayed.
Account with	Account belongs within the same bank or other bank. The options are: • This Bank– If money is to be credited within this bank • Other Bank– If money is to be credited to other bank account

Field Name	Description
Account Number	Account number to receive the funds.
Branch	Select Branch to which the account belongs. This field appears if you select the **This Bank** option in **Account with** field.
Account Name	Name of the account. This field appears if you select the **Other Bank** option in **Account with** field.
IFSC code	IFSC code of the receiver's bank. This field appears if you select the **Other Bank** option in **Account with** field.

Account Information (Existing user login)

Account Information (Existing user login)

1. In the **Account with** field, select the appropriate option.

   i. If account belongs within the **This Bank**:

      a. In the **Account Number** field, enter the account number in which the funds are to be received.

      b. From the **Branch** list, select the appropriate branch to which the account belongs.

   ii. If account belongs in the Other Bank:

      a. In the **Account Number** field, enter the account number in which the funds are to be received.

      b. In the **IFSC Code** filed, enter the bank code.
      Click **Verify** to validate the bank code.
      OR
      Select the **IFSC code** from the lookup. The bank details appears based on the bank code selected.

2. Click **Submit**. The Account Information appears.
   OR
   Click **Cancel** to cancel the transaction.

3. From the Transfer to list, select the appropriate account to receive the funds.

4. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.

Step 3: Validation - Success message appears.

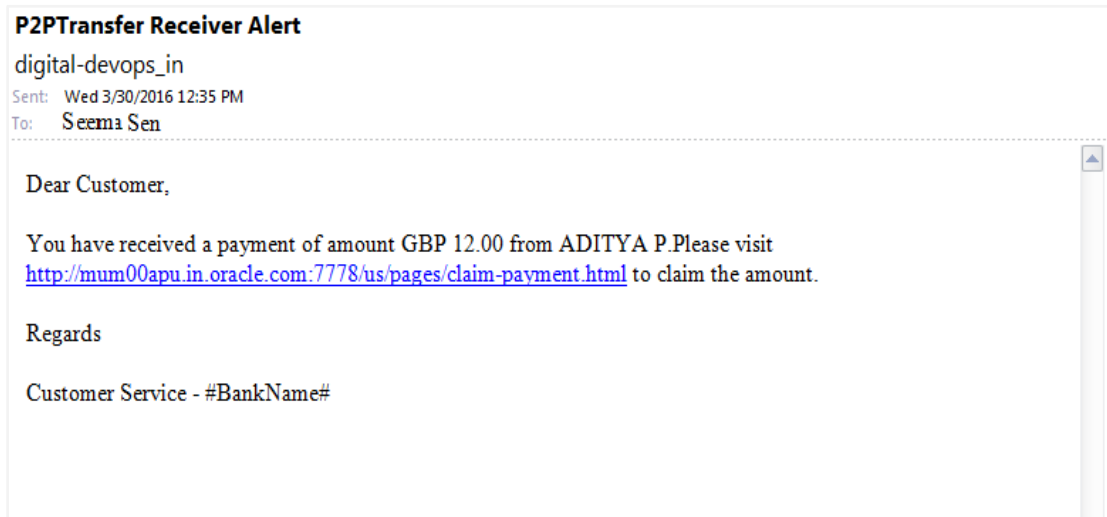**Success Message**
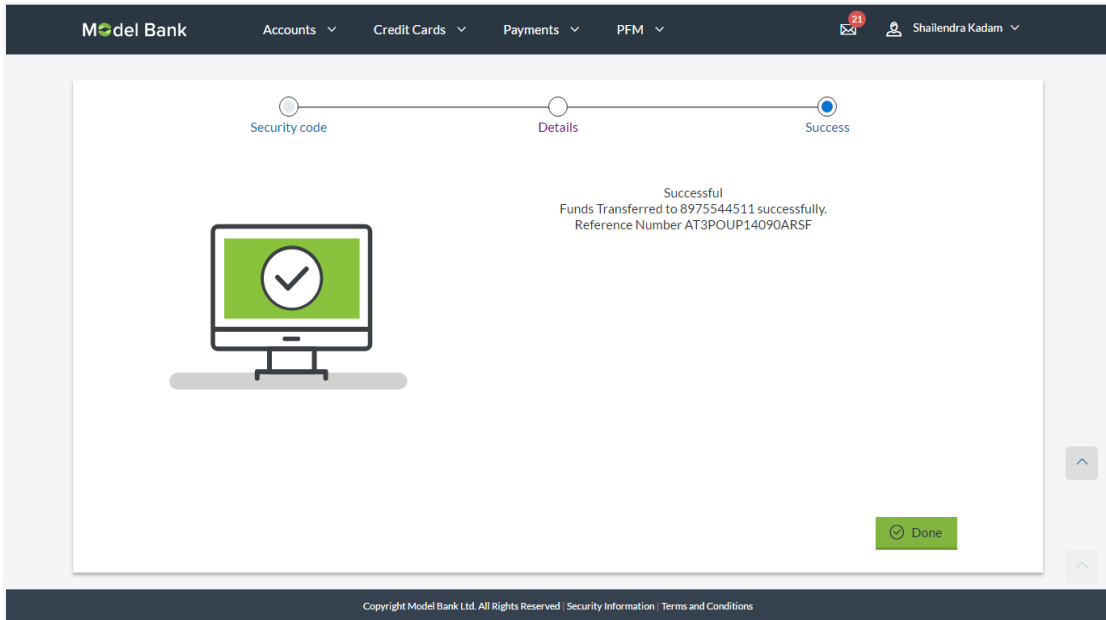
4. Claim Money (Through Link)

Using this option, the beneficiary can claim money transferred by the initiator by accessing the link received on the email ID specified by the sender.

Receive Money through link

The beneficiary of the money transfer gets P2P transfers alert mail which includes the link to claim the money.

Email alert for claim money

P2PTransfer Receiver Alert

digital-devops_in

Sent: Wed 3/30/2016 12:35 PM

To: Seema Sen

Dear Customer,

You have received a payment of amount GBP 12.00 from ADITYA P. Please visit
http://mum00apu.in.oracle.com:7778/us/pages/claim-payment.html to claim the amount.

Regards

Customer Service - #BankName#

Click the link to claim the money and follow the below steps to receive the payment:

- Enter the security code.
- Sign In: user can be existing customer or new to bank

To receive money:

Enter the email/ mobile number, and security code. There are 2 options available:

- Existing Customer
- New to Bank

Step 1:

Field Description

Field Name	Description
Email/ Mobile number	Email ID or mobile number to be specified by the user (i.e. the beneficiary).
Enter Security Code	Security code to be entered as provided by the sender of funds.
	Note: Beneficiary will get the security code from the sender.
Sign In as	Option to select the user. The options are: • New To Bank • Existing Customer

1. In the **Email/ Mobile number** field, enter the Email ID or mobile number on which money transfer has been initiated by the sender.

2. In the **Enter security code** field, enter the security code as provided by the sender of funds.

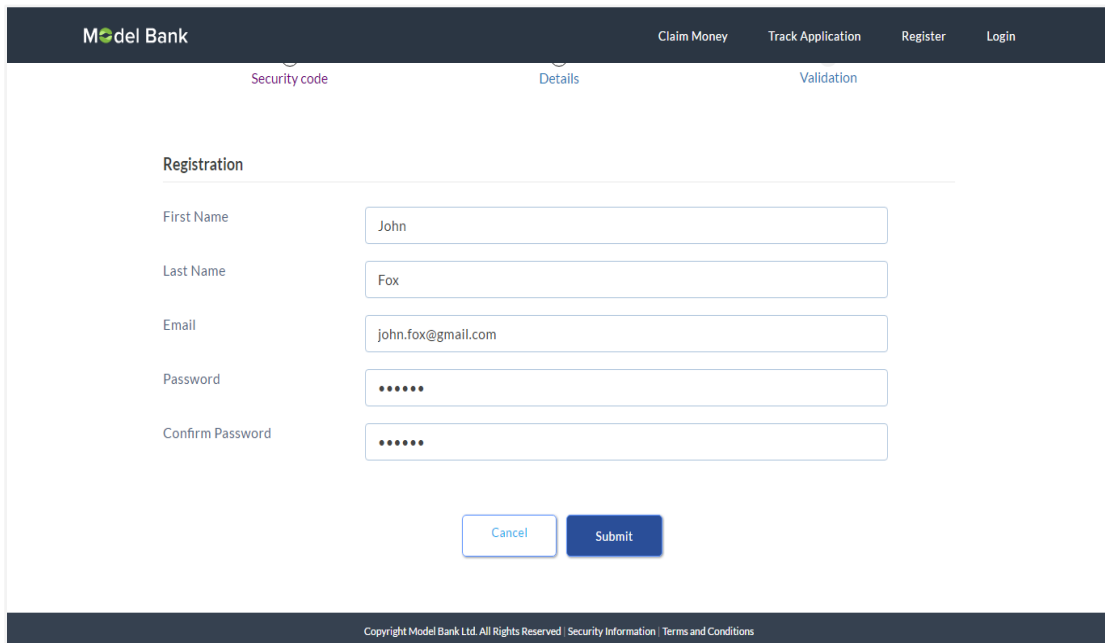3. In the **Sign In as** field, select the appropriate user.

   If you select **New to Bank** option

Step 2: Details (New to Bank)

Field Description

Field Name	Description
Registration	
First Name	First name of the receiver i.e. the beneficiary.
Last Name	Last name of the receiver i.e. the beneficiary.
Email ID	Email id of the receiver i.e. the beneficiary.
Password	Password to set as the login password.
	Note: Click 👁 to read the hidden password.
Confirm Password	Re- type the Password.
	Note: Click 👁 to read the hidden password.

Step 2 of 3: Details (New to bank)

1. In the **First Name** field, enter the first name of the receiver.
2. In the **Last Name** field, enter the last name of the receiver.
3. In the **Email ID** field, enter the email ID of the receiver.
4. In the **Password** field, enter the password to set as the login password.
5. In the **Confirm Password** field, re-enter the password to confirm.
6. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
7. The success message of user creation appears. Click **Done**.

User Creation Confirmation

Details (Existing Customer)

If the user clicks on 'Existing Customer', he/she will be prompted to login with user name and password.

Login
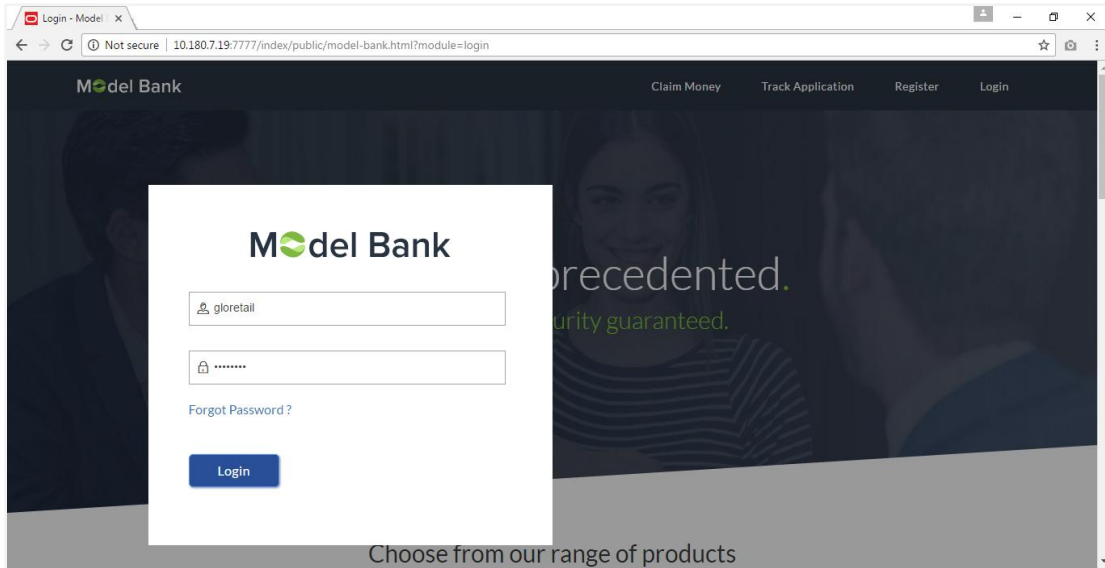
1. In the **Username** field, enter Username.
2. In the **Password** field, enter the login password.
3. Click **Login**. The user details appears.

Step 2: Details

Field Description

Field Name	Description
Account Information	
First Name	First name of the receiver i.e. the beneficiary is displayed.
Last Name	Last name of the receiver i.e. the beneficiary is displayed.
Email ID	Email id of the receiver i.e. the beneficiary is displayed.
Account with	Account belongs within the same bank or other bank. The options are: • This Bank– If money is to be credited within this bank • Other Bank– If money is to be credited to other bank account

Field Name	Description
Account Number	Account number to receive the funds.
Branch	Select Branch to which the account belongs. This field appears if you select the **This Bank** option in **Account with** field.
Account Name	Name of the account. This field appears if you select the **Other Bank** option in **Account with** field.
IFSC code	IFSC code of the receiver's bank. This field appears if you select the **Other Bank** option in **Account with** field.

Account Information (Existing user login) (This Bank Option)

Account Information (Existing user login)(Other Bank Option)

4. In the **Account with** field, select the appropriate option.

    i.   If account belongs within the **This Bank**:

         a.   In the **Account Number** field, enter the account number in which the funds are to be received.

         b.   From the **Branch** list, select the appropriate branch to which the account belongs.

    ii. If account belongs in the **Other Bank**:

         a.   In the **Account Number** field, enter the account number in which the funds are to be received.

         b.   In the **IFSC Code** filed, enter the bank code.
              Click **Verify** to validate the bank code.
              OR
              Select the **IFSC code** from the lookup. The bank details appears based on the bank code selected.

5. Click **Submit**. The Account Information appears.
    OR
    Click **Cancel** to cancel the transaction.

6. From the **Transfer to** list, select the appropriate account to receive the funds.

7. Click **Submit**.
    OR
    Click **Cancel** to cancel the transaction.

Step 3: Validation- The success message appears

Success Message
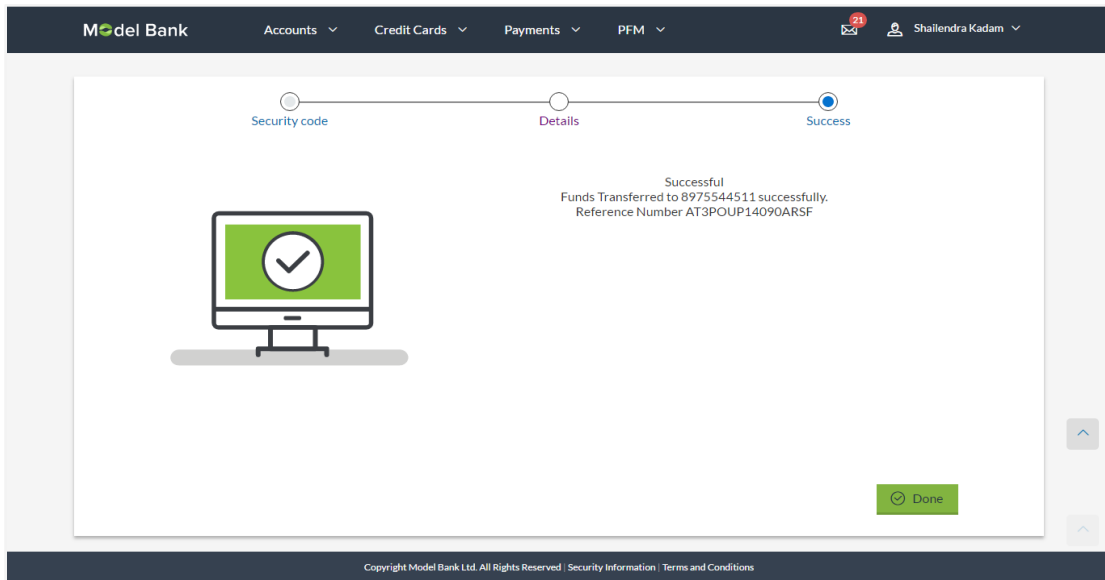
5.   One Time Password

A one-time password (OTP) is a verification code generated by the system and sent to the users mobile no. or email ID that is valid only once for a transaction.

A verification code will be mandatorily required for a transaction completion if configured.

User can click 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

1. **As part of Peer to Peer transfer, what is the relevance of the security code displayed on the confirmation screen?**

   The security code displayed should be noted by the user and provided to the beneficiary of the payment so that the receiver/beneficiary can claim the money.

2. **Can I transfer funds received from the sender to an account in another bank?**

   Yes, as part of the claim money process the receiver has an option to select the bank in which the money is to be transferred. User will need to enter the account number and select the bank in which account is maintained.

3. **As part of the funds transfer process, on the transaction confirmation screen do I need to select if the payee is a new/existing?**

   No. It is not mandatory to select the option of new/existing payee. The user can optionally select the same and can enter the payee details in case of new payee.

4. **Am the beneficiary of the payment, how do I get the security code required to claim money?**

   You will need to check with the sender of the payment for the security code and enter the same.

5. **Am the beneficiary of the payment, I want to transfer the money to other bank but do not know the IFSC code?**

   You can look up for the bank IFSC details by clicking on the lookup button.

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

   OTP helps to protect against online fraud. It is a secure way to authenticate a person making an online transaction.

7. **What can I do if I have not received the verification code or if it expires?**

   You can click on 'Resend Code' and the system will send a new verification code that can be entered to proceed with the transaction.

8. **Am the beneficiary of the payment, have lost/deleted the email received to claim money, how can I claim money?**

   You can visit the bank portal, click on the link of 'Claim Money' and you will be navigated to the screen to enter email ID/mobile no. and security code.