# Oracle Banking Digital Experience

**Merchant Payments User Manual**
**Release 17.2.0.0.0**

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**ORACLE**®

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 17.2.0.0.0, 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 Bank 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.

## 2.1 Merchant Maintenance

Using this option, System Administrator can create and maintain merchant details in the application. Administrators are allowed to map the CASA account of the merchant, to enable the merchant payments by accessing the application.

**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
- Enterprise roles are maintained in application
- Merchant's account is maintained in host

**Workflow**
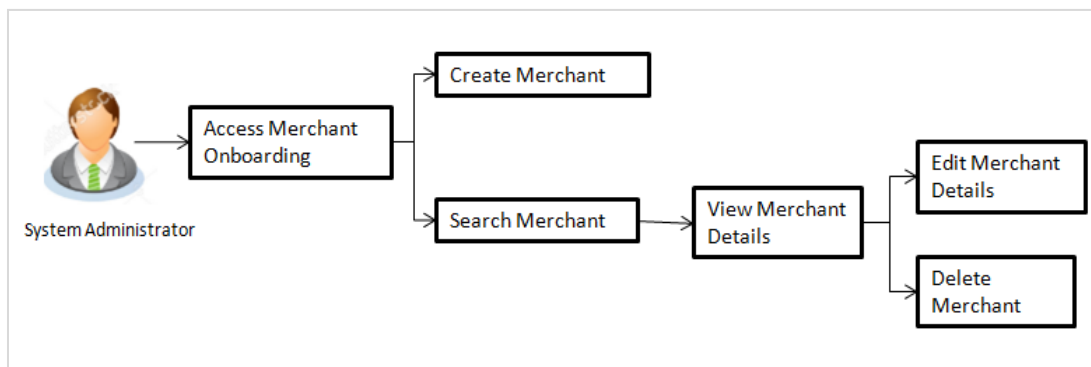


**Features Supported In Application**

The following features are available for merchant maintenance:

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

**How to reach here:**

*Admin Dashboard > Merchant On boarding > Merchant Maintenance*

### 2.1.1 Merchant Maintenance – Search

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

**To search merchant:**

1. Navigate to the **Merchant Maintenance** screen.

**Search Merchant**



**Field Description**

| Field Name | Description |
| --- | --- |
| **Merchant Id** | To search merchant with the unique Id assigned to a specific merchant by the Bank. |
| **Merchant Description** | Description of the merchant. |

2. In the **Merchant Id** field, enter the unique id of the merchant.
   OR
   In the **Merchant Description** field, enter the description of the merchant.

3. Click **Search**. The **Merchant Maintenance** screen with search results appears based on the search parameters.
   OR
   Click **Clear**, if you want to reset the search parameters.
   OR
   Click **Cancel**, if you want to cancel the transaction.

**Merchant Maintenance - Search Results**



**Field Description**

| Field Name | Description |
| --- | --- |
| **Merchant Id** | The unique key assigned to a specific merchant by the bank. |
| **Merchant Description** | The descriptions of the merchant corresponding to the merchant Id. |
| **Search Results** | |
| **Merchant Id** | The unique key assigned to a specific merchant by the bank. |
| **Merchant Description** | The descriptions of the merchant corresponding to the merchant Id. |

4. To view the details of a specific merchant, click the record. The **Merchant Maintenance - View** screen appears.

### 2.1.2 Merchant Maintenance – View

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

**Merchant Maintenance – View**



**Field Description**

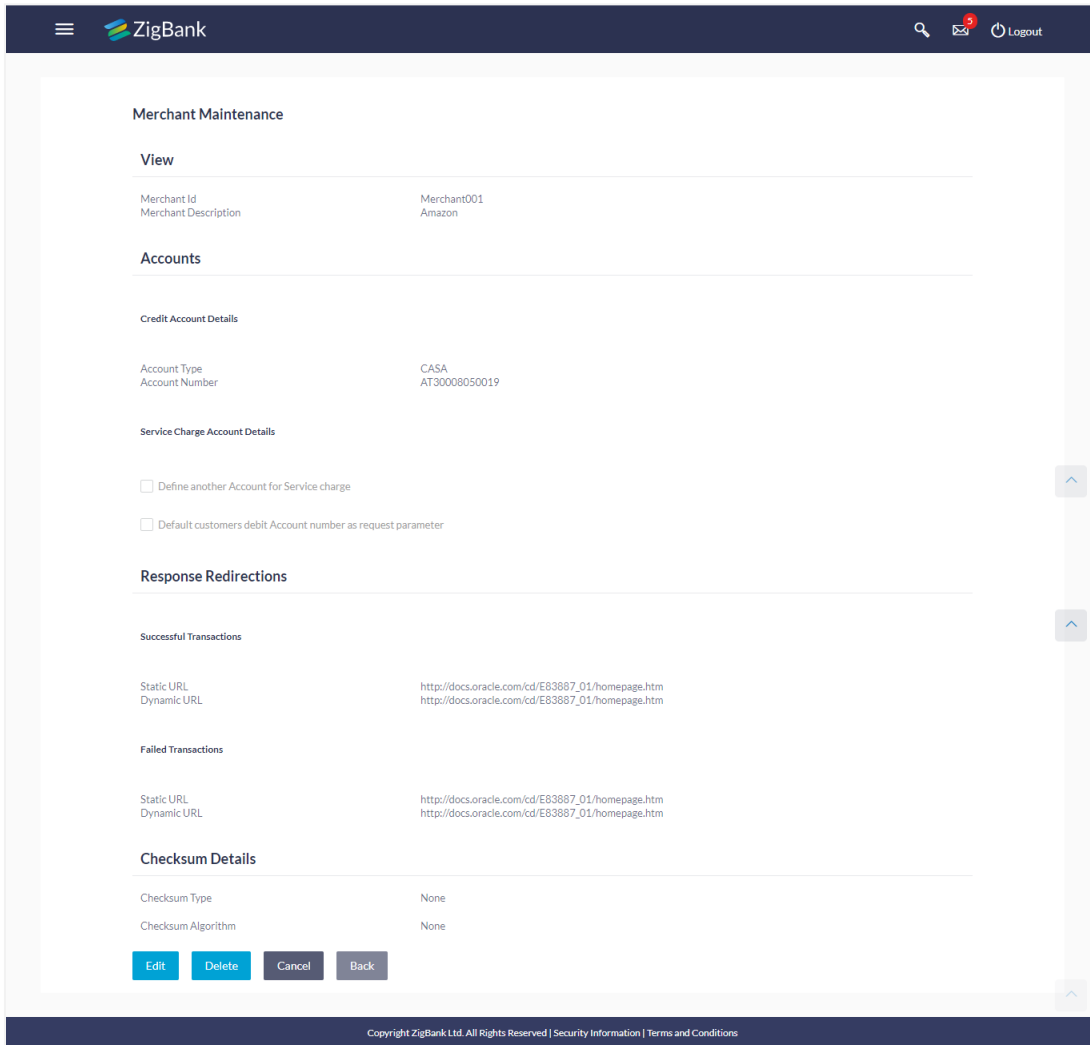| Field Name | Description |
| --- | --- |
| **View** | |
| **Merchant Id** | The unique key assigned to a specific merchant by the bank. |
| **Merchant Description** | Description of the merchant corresponding to the merchant Id. |
| **Accounts** | |

| Field Name | Description |
|---|---|
| **Accounts - Credit Account Details** | |
| **Account Type** | Type of account e.g. CASA account, associated with the merchant. |
| **Account Number** | The merchant's credit account number. |
| **Service Charge Account Details** | |
| **Define another Account for Service Charge** | View if another account is defined / maintained for service charge. |
| **Account Type** | Service Charge account type associated with the merchant e.g. CASA account.<br><br>This field appears if **Define Account number for service charge** check box is selected. |
| **Account Number** | The merchant's credit account number.<br><br>This field appears if **Define Account number for service charge** check box is selected. |
| **Default customers debit account number as request parameter** | View if customer's debit account number is defaulted as request parameter (checked box). |
| **Successful Transactions** | |
| **Static URL** | The URL for sending the static response of the transaction for a successful transaction. |
| **Dynamic URL** | The URL for sending the dynamic response of the transaction for a successful transaction. |
| **Failed Transactions** | |
| **Static URL** | The URL for sending the static response of the transaction for a failed transaction. |
| **Dynamic URL** | The URL for sending the dynamic response of the transaction for a failed transaction. |
| **Checksum Details** | |
| **Checksum Type** | The checksum type. |
| **Checksum Algorithm** | The checksum algorithm. |
| **Security Key** | Input the security key.<br><br>Field will be displayed if a value is selected in checksum algorithm. |

1. Click **Edit** to edit merchant details. User is directed to the **Merchant Maintenance - Edit** screen.
   OR
   Click **Back** to navigate to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.

   OR

   Click **Delete** to delete the merchant

### 2.1.3 Merchant Maintenance – Create Merchant

System administrator can create new merchant so that customers can make the payment to the merchant using channel banking.

**To create a merchant:**

1. In the **Merchant Maintenance screen,** click **Create**. The **Merchant Maintenance – Create** screen appears.

**Create Merchant**

**Field Description**

| Field Name | Description |
| --- | --- |
| **Create** | |
| **Merchant Id** | Specify unique I**d** by which the Merchant will be identified. |
| **Merchant Description** | Specify description of the merchant. |
| **Accounts** | |
| **Accounts - Credit Account Details** | |
| **Account Type** | Specify type of account i.e. GL or CASA account, associated with the merchant. |
| **Account ID/ Number** | Specify merchant's credit account number. |
| **Service Charge Account Details** | |
| **Define another Account for Service Charge** | Indicates whether, another account for service charge is to be defined / maintained. |
| **Account Type** | Service charge account type associated with the merchant e.g. CASA account. This field appears if you select **Define Account number for service charge** check box. |
| **Account Number** | The merchant's service charge account number. This field appears if you select **Define Account number for service charge** check box. |
| **Default customers debit account number as request parameter** | Select this box to enable defaulting of customers debit account number from request parameter (checked box). |
| **Successful Transactions** | |
| **Static URL** | Specify the URL for sending the static response of the transaction for a successful transaction. |

| Field Name | Description |
| --- | --- |
| **Dynamic URL** | Specify the URL for sending the dynamic response of the transaction for a successful transaction. |

**Failure Transactions**

| | |
| --- | --- |
| **Static URL** | Specify the URL for sending the static response of the transaction for a failed transaction. |
| **Dynamic URL** | Specify the URL for sending the dynamic response of the transaction for a failed transaction. |

**Checksum Details**

| | |
| --- | --- |
| **Checksum Type** | Specify the checksum type. |
| **Checksum Algorithm** | Specify the checksum algorithm. |
| **Security Key** | Input the security key. Field will be displayed if a value is selected in checksum algorithm. |

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 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.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous screen.

9. The **Review** screen appears, verify the details and click **Confirm** to confirm the details.
   OR
   Click **Edit** to make the changes if any.
   User is directed to **Merchant Maintenance – Create** screen with values in editable form.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

10. The success message appears along with the status of the transaction, click **Done** to complete the transaction.

### 2.1.4   Merchant Maintenance – Edit

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. In the **Merchant Id** field, enter the unique id of the merchant.
   OR
   In the **Merchant Description** field, enter the description of the merchant.

2. Click **Search**. The **Merchant Maintenance** screen with search results appears based on the search parameters.
   OR
   Click **Clear**, if you want to reset the search parameters.
   OR
   Click **Cancel**, if you want to cancel the transaction.

3. To edit the details of a merchant, select and click the record. The **Merchant Maintenance - View** screen appears.

4. Click **Edit**. The **Merchant Maintenance - Edit** screen appears.

**Merchant Maintenance - Edit**

**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. |
| **Accounts - Credit Account Details** | |
| **Account Type** | Type of account e.g. CASA account, associated with the merchant. |
| **Account Number** | The merchant's credit account number. |
| **Service Charge Account Details** | |
| **Define another Account for Service Charge** | View if another account is defined / maintained for service charge. |
| **Account Type** | Service Charge account type associated with the merchant e.g. CASA account. |
| | This field appears if **Define Account number for service charge** check box is selected. |
| **Account Number** | The merchant's credit account number. |
| | This field appears if **Define Account number for service charge** check box is selected. |
| **Default customers debit account number as request parameter** | View if customers debit account number is defaulted as request parameter (checked box). |
| **Successful Transactions** | |
| **Static URL** | The URL for sending the static response of the transaction for a successful transaction. |
| **Dynamic URL** | The URL for sending the dynamic response of the transaction for a successful transaction. |
| **Failed Transactions** | |
| **Static URL** | The URL for sending the static response of the transaction for a failed transaction. |
| **Dynamic URL** | The URL for sending the dynamic response of the transaction for a failed transaction. |

| Field Name | Description |
|---|---|
| **Checksum Details** | |
| **Checksum Type** | The checksum type. |
| **Checksum Algorithm** | The checksum algorithm. |
| **Security Key** | Input the security key. |
| | Field will be displayed if a value is selected in checksum algorithm. |

**Note**: Except for the **Merchant ID** all the fields is editable.

5. Update the required fields; click **Save** to save the changes.
   OR
   Click **Cancel** to cancel the transaction.

6. The **Review** screen appears, verify the details and click **Confirm** to confirm the details.
   OR
   Click **Edit** to make the changes if any.
   User is directed to **Merchant Maintenance – Create** screen with values in editable form.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

7. The success message appears along with the status of the transaction, click **Done** to complete the transaction.

### 2.1.5    Merchant Maintenance - Delete

The System administrator can delete the details of any merchant maintained in the application.

**To delete a merchant details:**

1.  In the **Merchant Id** field, enter the unique id of the merchant.
    OR
    In the **Merchant Description** field, enter the description of the merchant.

2.  Click **Search**. The **Merchant Maintenance** screen with search results appears based on the search parameters.
    OR
    Click **Clear**, if you want to reset the search parameters.
    OR
    Click **Cancel**, if you want to cancel the transaction.

3.  To delete the details of a merchant, select and click the record. The **Merchant Maintenance - View** screen appears.

4.  Click **Delete**. The application will prompt the administrator with a deletion message with an option of Yes / No.

**Merchant Maintenance - Delete**



5. Click **Yes** to delete merchant. It will navigate to confirmation page with a success message and the status.
   OR
   Click **No** if you do not wish to delete the Merchant Maintenance.

6. Click **OK** 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.

4.  **What is significance of defining separate account number for service charge account?**

    Service charge applicable if any for an online transaction initiated by customers will be accounted separately in the merchant's account number maintained for service charge credits.

# 3. External 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. External 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.

- Customer can select the account from which the funds are to be debited and initiate a payment.

**How to reach here:**

*Merchant Site URL > External Payments Interface*

**To perform Internal Transfer transaction through EPI:**

1. Login to the Merchant Url. The merchant details screen appears.

Note: Below 'Merchant Details' screen is a dummy merchant page and fields indicate the parameters to be received from Merchant portal to Bank portal.

**Merchant Details**

**Field Description**

| Field Name | Description |
|---|---|
| Merchant Code | The unique key assigned to a specific merchant by the bank. |
| Success Static URL Flag | Whether the flag of URL for sending the static response for a successful transaction is checked or not. |
| Failure Static Url Flag | Whether the flag of URL for sending the static response for un-successful transaction is checked or not. |
| User Account Number | The user's account number from which amount is to be debited. |
| Merchant Reference Number | The reference number of the merchant. |
| Transaction Amount | The amount to be paid to the merchant. |
| Service Charge | Displays the service charge amount to be debited. |
| Checksum Value | Specify the checksum type. |
| Additional Detail1, 2, 3 | Specify the additional details if any. |

2. In the **Merchant Code** field, enter the id of the merchant.

3. In the **User Account Number** field, enter the account number of the user ( User needs to mandatorily enter the account number, only 'Default customers debit account number as request parameter' check box is selected by bank administrator during 'Merchant Maintenance').

4. Enter the other relevant merchant details.

5. Click **Submit**. The user will be redirected to the bank portal from merchant site.

**Bank Portal**
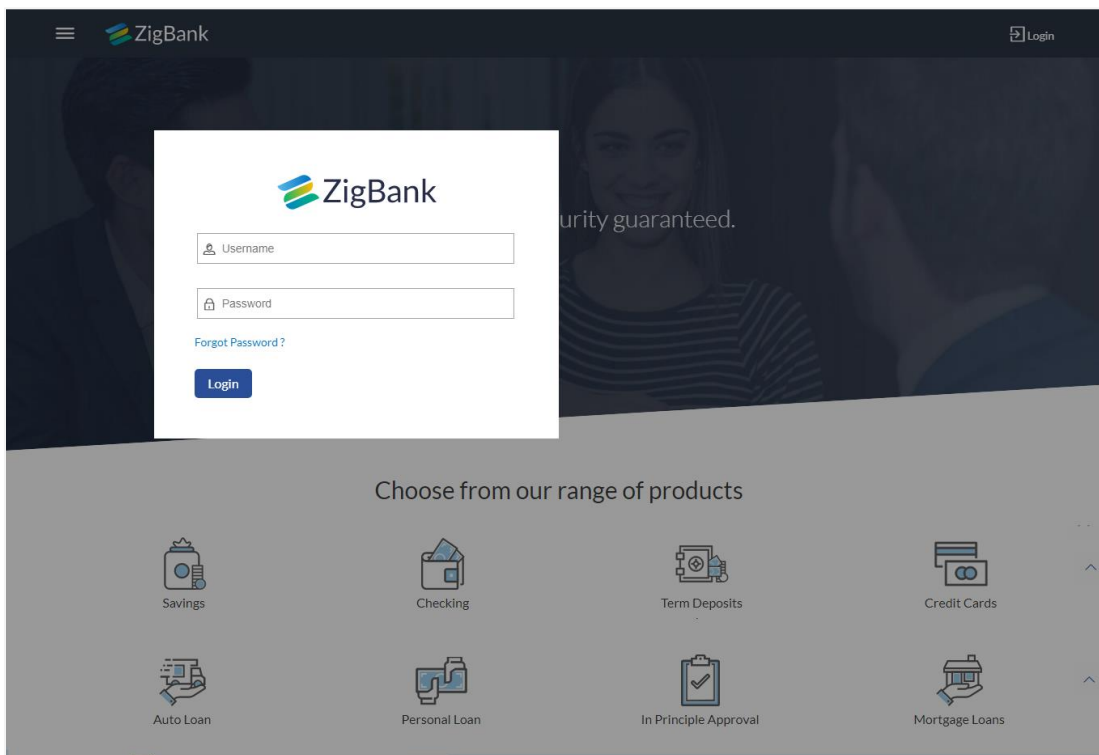


6. Enter its login credentials. Click **Login**.
   The External Payments Interface – Complete Payment screen appears.

**External Payments Interface – Complete Payment**
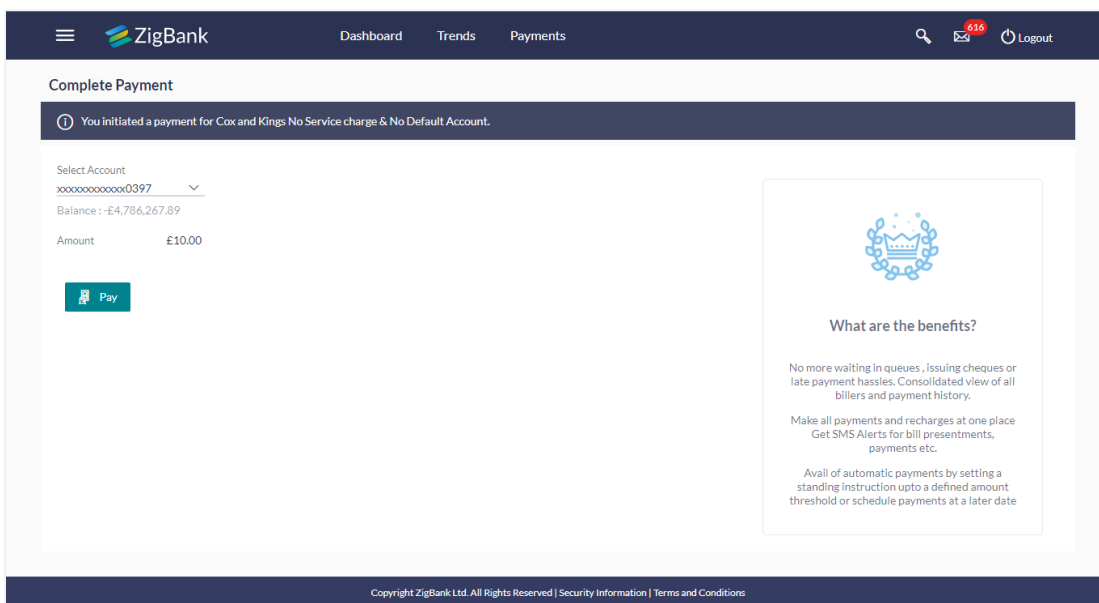
**Field Description**

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

7. From the **Select Account** list, select the account number to transfer the amount.

8. Click **Pay**.
   OR
   Click **Cancel** to go to the review page in editable form.

9. The **Review** screen appears, verify the details and click **Confirm**. Submitted details by the user will be updated in the host.
   The success message appears along with the reference number.

# 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.

4. **Can I select an account number from multiple accounts mapped to me for making a payment?**

   Yes, you can select one of the account number from multiple accounts mapped to you only if the flag for defaulting the customer's account is set as 'No' while maintaining a merchant.

# 4.  Merchant - Transaction Reconciliation Report

Merchant - Transaction Reconciliation report provides the status of all the transactions, executed from merchant's account in a given period of time. The administrator can also generate an adhoc report.

The admin user has the freedom to choose the report format – CSV or pdf.

**How to reach here:**

*Dashboard > Report > Report Generation*

**To generate the merchant - transaction reconciliation report:**

1.  From the **Select Report** list, select the appropriate report to be generated.
    The respective report generation screen appears.

**Merchant - Transaction Reconciliation Report**



**Field Description**

| Field Name | Description |
| --- | --- |
| **Report** | The type of report to be generated. |
| **Report Format** | The format in which report is to be generated. |
| | The options with Oracle Business Intelligence (BI) Publisher are: |
| | • PDF |
| | • XLS |
| | The options with Internal Reporting Application are: |
| | • PDF |
| | • CSV |

| Field Name | Description |
| --- | --- |
| Frequency | The frequency at which the reports are generated.<br>The options are:<br>• Adhoc: generate an adhoc report<br>• Scheduled: generate a frequency based report |
| Merchant Code | The unique code assigned to a specific merchant by the Bank. |
| Duration | The period for which the report is to be generated.<br>Start date of the date range from which you want to generate the report.<br>End date of the date range up-to which you want to generate the report. |

2. From the **Report Format** list, select the appropriate report output format.

3. From the **Frequency** list, select the appropriate option to generate a frequency based report.In the **Merchant Code** field, enter the merchant's code for whom the report to be generated.

4. From the **From Date** and **To Date** list, select the appropriate duration.

5. Click **Generate Report**.
   OR
   Click **Clear**  to reset the search parameters.
   OR
   Click **Cancel** to cancel the transaction.

6. The success message of request along with the reference number appears. Click **Ok** to complete the transaction.
   OR
   Click **My Reports** to download the report.

7. Click the Reference Number link. The user is redirected to 'My Report' sceen.

8. Click on desired **Report Id** to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

**Note**: You can also download the requested report from **Administration Dashboard > Report > My Reports**.

For reference, a specimen of the report generated is given below:

## Merchant - Transaction Reconciliation

**Merchant Description:Cox and Kings No Service charge & No Default Account**
**Merchant Code:CoxNKings**
Date From:**01 Jan 2014** | Date To:**01 Jan 2015**

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| Date Time | Transaction Id | Description | Customer Name-Account Number | Merchant Account Number | Transaction Type | Amount,CCY | Status |
|---|---|---|---|---|---|---|---|
| 01 Jan 2014 00:00:00 | 1LTY5LJBD6 | ref123 | Shailendra Ramesh Kadam AT3AT30007730051 | AT3AT30007740033 | Sale | £10.00 | Completed |
| 01 Jan 2014 00:00:00 | 35BNHGIEOH | Transaction1 | Shailendra Ramesh Kadam AT3AT30007730120 | AT3AT30007740033 | Sale | £24.00 | SENT |
| 01 Jan 2014 00:00:00 | 35BNHGIEOH | | Shailendra Ramesh Kadam AT3AT30007730120 | AT3AT30007740033 | Commision | £26.00 | SENT |
| 01 Jan 2014 00:00:00 | 47GZDVF2DE | ref123 | Shailendra Ramesh Kadam AT3AT30007730109 | AT3AT30007740033 | Sale | £10.00 | Initiated |
| 01 Jan 2014 00:00:00 | 62WYHRQDSY | Tran0 | Shailendra Ramesh Kadam AT3AT30007730051 | AT3AT30007740033 | Sale | £10.00 | SENT |
| 01 Jan 2014 00:00:00 | 62WYHRQDSY | | Shailendra Ramesh Kadam AT3AT30007730051 | AT3AT30007740033 | Commision | £11.00 | SENT |
| 01 Jan 2014 00:00:00 | 65C5X5JOQI | ref123 | Shailendra Ramesh Kadam AT3AT30007730095 | AT3AT30007740033 | Sale | £3.00 | SENT |
| 01 Jan 2014 00:00:00 | 7GMNOYJQM7 | Transation2 | Shailendra Ramesh Kadam AT3AT30007730120 | AT3AT30007740033 | Sale | £23.00 | SENT |
| 01 Jan 2014 00:00:00 | 7GMNOYJQM7 | | Shailendra Ramesh Kadam AT3AT30007730120 | AT3AT30007740033 | Commision | £17.00 | SENT |
| 01 Jan 2014 00:00:00 | E9XXBYS492 | Trasnaction11 | Shailendra Ramesh Kadam AT3AT30007730051 | AT3AT30007740033 | Sale | £10.00 | Completed |
| 01 Jan 2014 00:00:00 | E9XXBYS492 | | Shailendra Ramesh Kadam AT3AT30007730051 | AT3AT30007740033 | Commision | £29.00 | Completed |
| 01 Jan 2014 00:00:00 | FJ1RAU0U9P | ref123 | Shailendra Ramesh Kadam AT3AT30007730051 | AT3AT30007740033 | Sale | £10.00 | SENT |
| 01 Jan 2014 00:00:00 | H144GUS40E | ref123 | Shailendra Ramesh Kadam AT3AT30007730051 | AT3AT30007740033 | Sale | £10.00 | Completed |
| 01 Jan 2014 00:00:00 | H144GUS40E | | Shailendra Ramesh Kadam AT3AT30007730051 | AT3AT30007740033 | Commision | £9.00 | Completed |
| 01 Jan 2014 00:00:00 | I8T7SP5U3I | ref125 | Shailendra Ramesh Kadam AT3AT30007730051 | AT3AT30007740033 | Sale | £10.00 | Completed |
| 01 Jan 2014 00:00:00 | MJOOT1LF2A | Transaction3 | Shailendra Ramesh Kadam AT3AT30007730095 | AT3AT30007740033 | Sale | £21.00 | SENT |

1   Report generated by Shailendra Kadam | 04 Jul 2017, 18:28

**Field Description**

| Field Name | Description |
| --- | --- |
| **Report Parameters** | |
| **Date & Time** | Transaction date and time. |
| **Transaction Id** | The transaction Id of the transaction. |
| **Description** | The description of the transaction. |
| **Customer Name and Account Number** | The name and account number of the customer. |
| **Merchant Account Number** | The merchant's account number. |
| **Transaction Type** | The transaction type. The options are:<br>• Sale<br>• Commission |
| **Amount** | The amount of the transaction in local currency. |
| **Status** | The status of the transaction. |