

# Oracle Banking Digital Experience

Scan to Pay User Manual  
Release 18.1.0.0.0

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**ORACLE®**

Scan to Pay 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 18.1.0.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

<b>Sr No</b>	<b>Transaction / Function Name</b>	<b>FCR 11.7.0.0.0</b>	<b>UBS 12.3.0.0.0</b>	<b>UBS 12.4.0.0.0</b>	<b>UBS 14.0.0.0.0</b>	<b>UBS 14.0.0.0.0 (OBPM)</b>
1	Scan to Pay - Internal Payment	✓	✓	✓	✓	✗

### 3. Scan to Pay

Using this option, user can scan the QR code and make payment to the Merchant without having to enter merchant account details.

Merchant will have the QR code provided by the bank which can be scanned by the customers of the same bank to make payments.

On scanning the QR code, system will display the name of the Merchant and user will select the CASA account from which payment needs to be made, enter amount and remarks to complete the transaction.

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Note:

- This option is available to the user on the pre-login page as well as post login within the payments option.
  - Only internal payments can be made using QR code i.e. QR codes generated by the bank to which the customer belongs can be scanned and not the ones generated externally.
- 

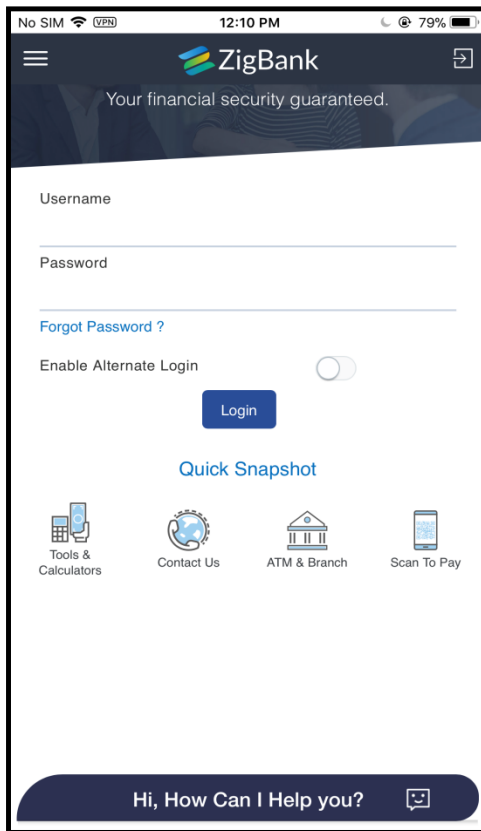
#### Pre-Requisites

- Merchant to whom the payment needs to be made has the QR code generated by the bank
- User must have a valid account with bank with online banking enabled.

#### 3.1 To make QR payment (Pre-Login)

1. Launch the **Zigbank App** Page. The **Zigbank** homepage pre-login screen appears.

## Zigbank Home Page



2. Click Scan to Pay option on the pre-login page
3. User will be asked to login with credentials or through alternate login i.e. Pin / Pattern / Touch ID depending on whether the user has setup alternate login
4. In the **Username** field, enter the user ID.
5. In the **Password** field, enter the password.

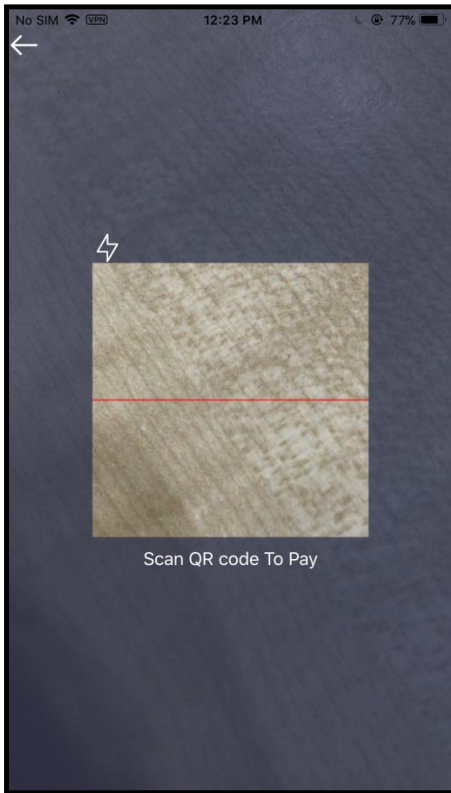
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**Note:** [The user has to provide the necessary permission to the application for accessing the mobile device camera to perform the QR code payment.](#)

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6. On successful authentication, the mobile device camera is launched with defined scan area to scan the QR code.
7. There will be an additional option to adjust flash on this screen so that if there is an issue with light, the user can enable flash and then scan the QR code.
8. User will scan the QR code in the defined area and on successful scan, user will be navigated to a screen to complete the payment transaction.

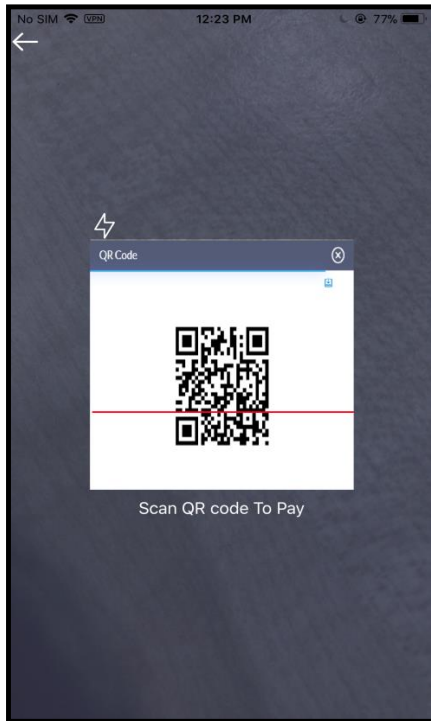
## Merchant QR code



9. Scan the QR code within the defined dimensions.



## Scanned Merchant QR code



10. System displays the merchant details on successful scanning of QR code to confirm that the payment being made is to the intended merchant. The **Scan To Pay** screen appears.

## Scan To Pay screen

The screenshot shows a mobile application interface for a 'Scan To Pay' transaction. At the top, the status bar indicates 'No SIM', signal strength, 'VRN', the time '12:33 PM', and a battery level of '74%'. The app header is dark blue with a back arrow and the text 'Scan To Pay' and a power icon. The main content area is white and contains the following fields: 'Transfer To' with the value 'Myntra'; 'Transfer From' with a dropdown menu showing 'xxxxxxxxxxxx0023 - Marc'; 'Balance : £184,747.11'; 'Amount' with a dropdown menu showing 'GBP' and a text input field containing '£50.00'; a blue link 'View Limits'; 'Notes (Optional)'; and 'Payment Due'. At the bottom of the form are two buttons: a green 'Confirm' button with a checkmark icon and a grey 'Cancel' button with an 'X' icon. The bottom navigation bar is white and contains four icons: a home icon, a trends icon, a quick access icon, and a payments icon.

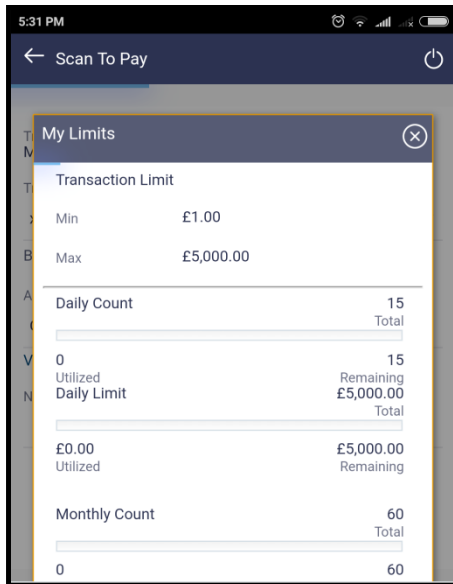
## Field Description

Field Name	Description
<b>Transfer To</b>	Name of the merchant to whom payment is to be made.
<b>Transfer From</b>	Source account with account nickname from which the funds are to be transferred.
<b>Balance</b>	Available balance in the selected account.
<b>Currency</b>	Currency of the amount to be transferred.
<b>Amount</b>	Amount to be transferred.
<b>View Limits</b>	Link to view the transaction limits for the user.
<b>Notes</b>	Remarks for the transaction. This is an optional field

11. From the **Transfer From** list, select an account from which the payment needs to be made to the merchant.
12. In the **Currency** list, system will default to the local currency
13. In the **Amount** field, enter the amount that needs to be transferred to the merchant.

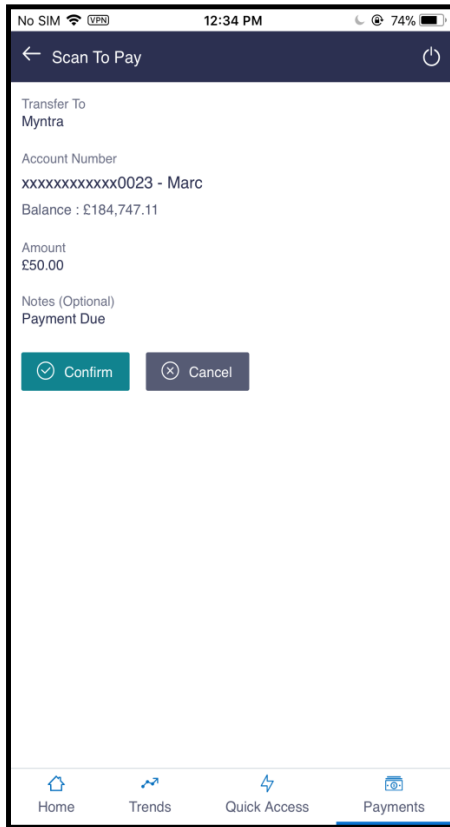
14. User can view the limits as part of the transaction to check the available and utilized limits.

### View Limits screen



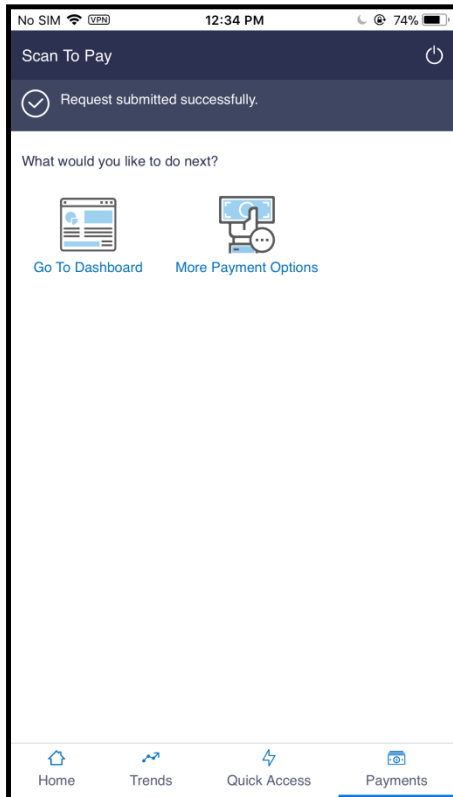
15. In the **Notes** field, enter transaction remarks/comments for reference.
16. Click **Confirm** to initiate payment.  
The **Verify and Confirm** screen appears.  
OR  
Click **Cancel** to cancel the transaction.

## Verify and Confirm screen



17. Click **Confirm** to confirm the payment.
18. The success message of payment along with the transaction reference number appears.  
Click **Go to Dashboard** to navigate to the dashboard.  
OR  
Click **More Payment Options** to go to other payment options.

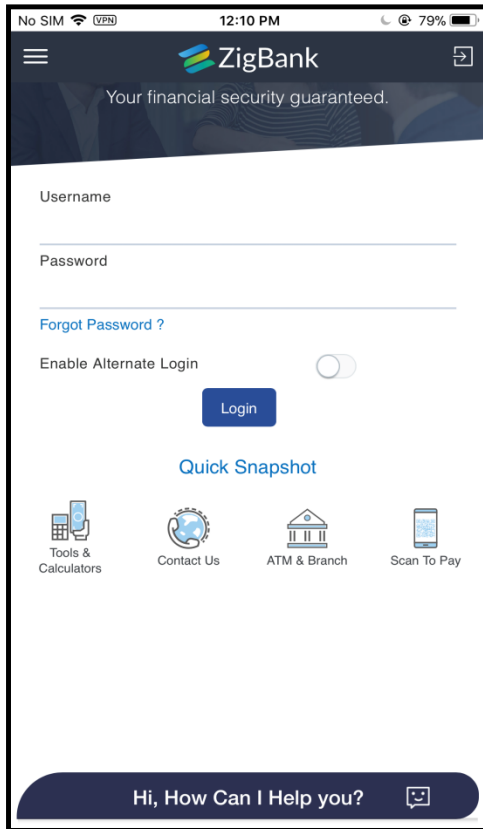
## Success Message screen



### 3.2 To make QR payment (Post Login)

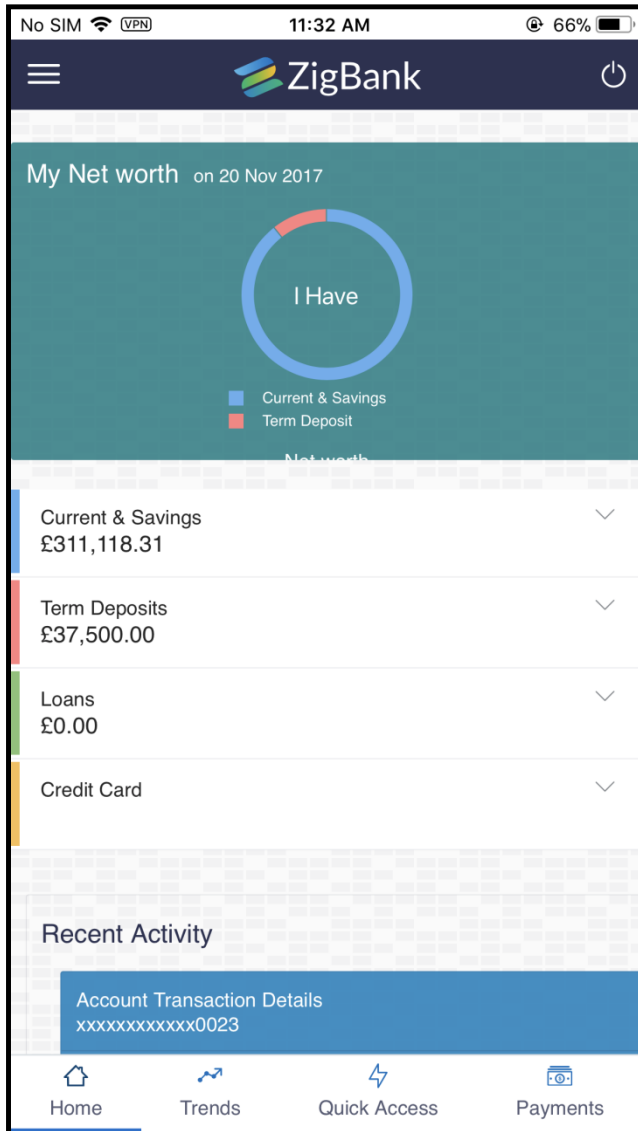
1. Launch the **Zigbank App** Page. The **Zigbank** homepage pre-login screen appears

## Zigbank Home Page



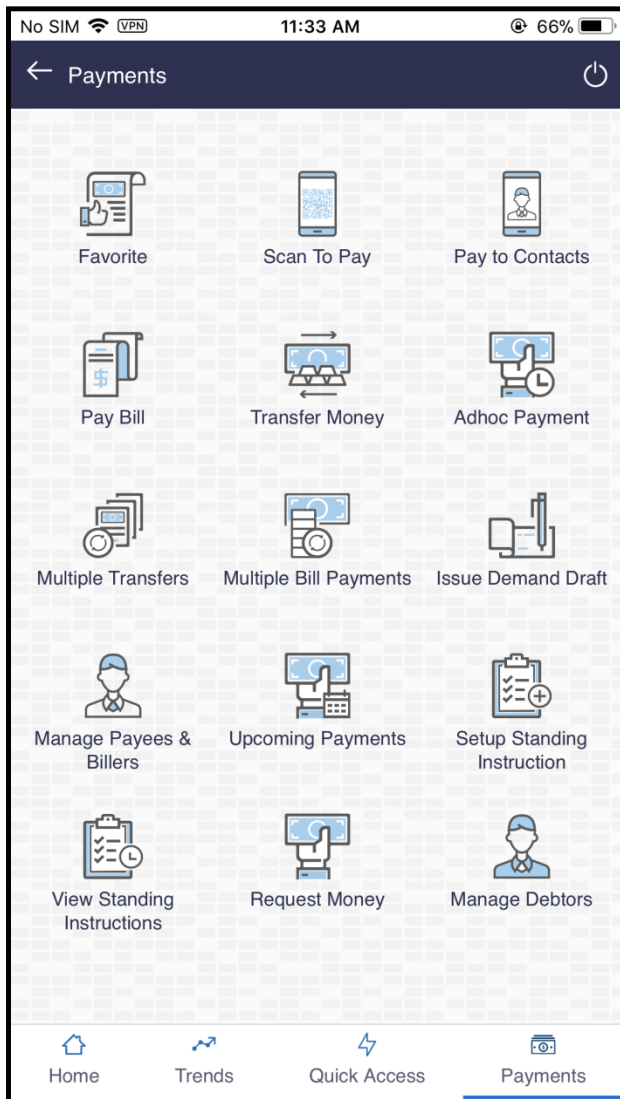
2. User will be asked to login with credentials or through alternate login i.e. Pin / Pattern / Touch ID depending on whether the user has setup alternate login
3. In the **Username** field, enter the user ID.
4. In the **Password** field, enter the password.
5. Click **Login**. The dashboard screen appears with details.

## Dashboard screen



6. Click **Payments**. Screen appears with one of the payment option as 'Scan to Pay'.

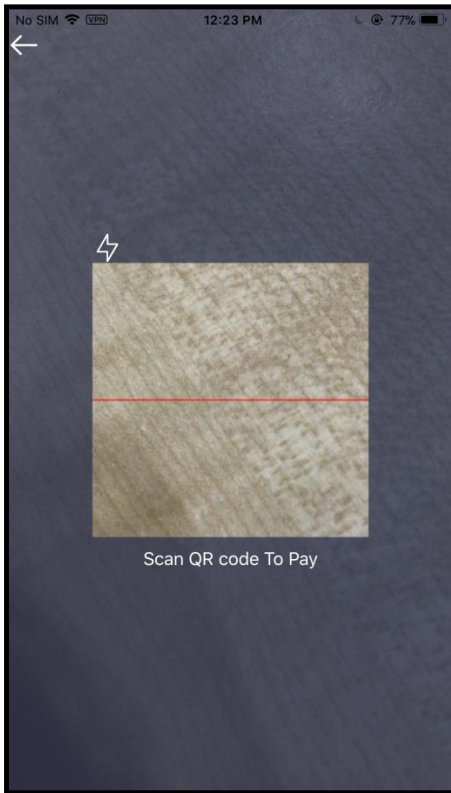
## Payment Options



7. Click **Scan to Pay**.
8. The mobile device camera is launched with defined scan area to scan the QR code.
9. There will be an additional option to adjust flash on this screen so that if there is an issue with light, the user can enable flash and then scan the QR code.
10. User will scan the QR code in the defined area and on successful scan, user will be navigated to a screen to complete the payment transaction.

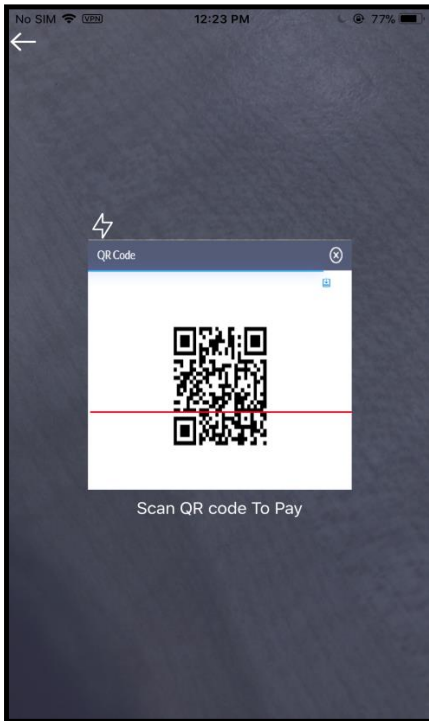


## Merchant QR code



11. Scan the QR code within the defined dimensions.

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12. System displays the merchant details on successful scanning of QR code to confirm that the payment being made is to the intended merchant. The **Scan To Pay** screen appears.

## Scan To Pay screen

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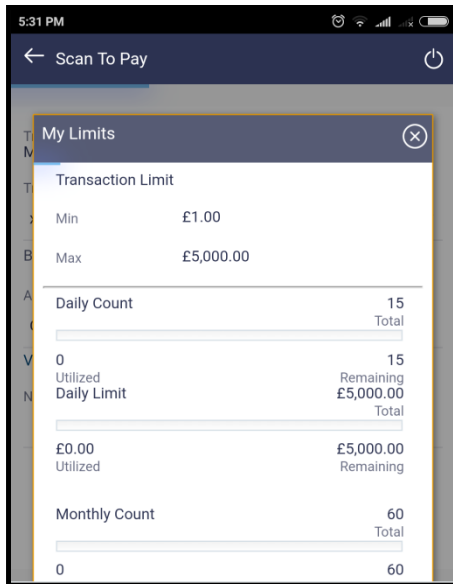
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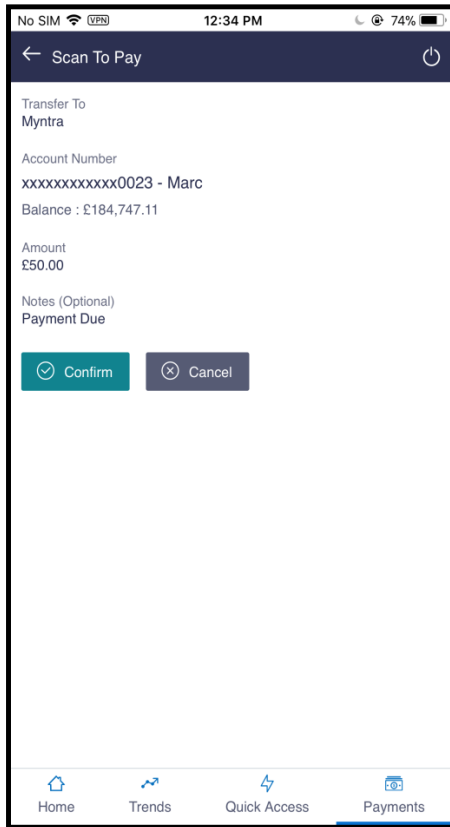
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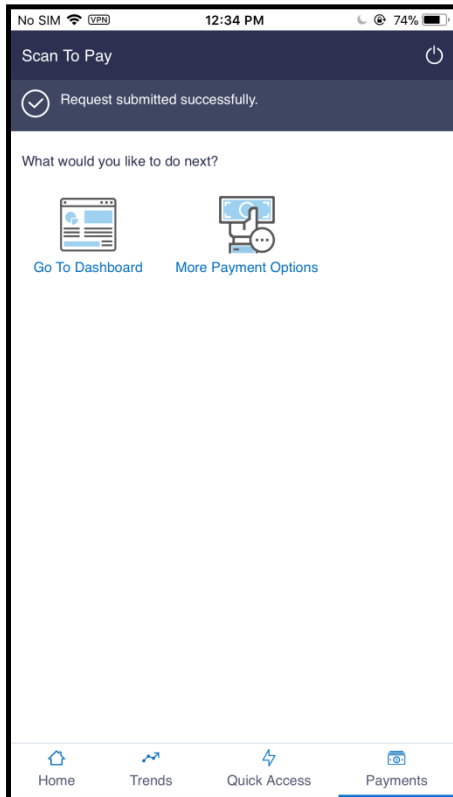
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19. Click **Confirm** to confirm the payment.
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Click **Go to Dashboard** to navigate to the dashboard.  
OR  
Click **More Payment Options** to go to other payment options.

## Success Message screen



## **FAQs**

- 1. Can I initiate a payment to a merchant who is not on boarded on Zigbank as a Merchant?**

No. Payment by scanning the QR code can be made only to merchants on boarded with Zigbank and the QR code has been generated by Zigbank.

- 2. Am unable to see the merchant details on QR code scan, what could be the possible issues?**

This can be due to scenarios like the QR code being scanned is not generated by Zigbank or it was not scanned within the defined scan area etc.

[Home](#)