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1. **Preface**

1.1 **Intended Audience**

This document is intended for the following audience:

- Customers
- Partners

1.2 **Documentation Accessibility**


1.3 **Access to Oracle Support**

Oracle customers have access to electronic support through My Oracle Support. For information, visit


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**

<table>
<thead>
<tr>
<th>NH</th>
<th>No Host Interface Required.</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓</td>
<td>Pre integrated Host interface available.</td>
</tr>
<tr>
<td>✗</td>
<td>Pre integrated Host interface not available.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sr No</th>
<th>Transaction / Function Name</th>
<th>FCR 11.7.0.0.0</th>
<th>UBS 12.3.0.0.0</th>
<th>UBS 12.4.0.0.0</th>
<th>UBS 14.0.0.0.0 (OBPM)</th>
<th>UBS 14.0.0.0.0</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Transfer Money - New Payee (Facebook Contact)</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✗</td>
<td></td>
</tr>
<tr>
<td>Transfer Money - New Payee (Place a Hold on the Debit Account on Payment Initiation)</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✗</td>
<td></td>
</tr>
<tr>
<td>Transfer Money - New Payee (Debit the Account on payment initiation)</td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✗</td>
<td></td>
</tr>
<tr>
<td>2 Payee Maintenance – Peer To Peer Payee</td>
<td>NH</td>
<td>NH</td>
<td>NH</td>
<td>NH</td>
<td>NH</td>
<td></td>
</tr>
<tr>
<td>Claim Money – Facebook</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✗</td>
<td></td>
</tr>
<tr>
<td>New to Bank - Account Information - Internal Account</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✗</td>
<td></td>
</tr>
<tr>
<td>New to Bank - Account Information - External Account</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✗</td>
<td></td>
</tr>
<tr>
<td>Existing User</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✗</td>
<td></td>
</tr>
</tbody>
</table>
3. **Pay To Facebook Contact**

Payment to Facebook contact allows the user to initiate a payment to a Facebook friend without having the need to define a beneficiary/payee for payment.

On selection of the mentioned option, user will need to login with Facebook credentials, select contact from the list and enter required payment details. On confirmation of the payment, system generates a security code that is displayed to the initiator which needs to be shared with the Facebook contact to claim the payment.

System also creates a link and posts it on the Facebook messenger of the contact to claim the payment.

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**Note:**

1) System will list only those Facebook contacts who have provided permission to Zigbank

2) Limits defined for P2P transfer will be utilized

3) On initiation of the payment, account of the initiator will get debited or hold will be placed on the account depending on the bank setup

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**Pre-Requisites**

- The user should have a valid account with the bank with online banking enabled
- The user should have an account in Facebook with which he/she will login
- The beneficiary should also have a valid account on Facebook to claim the payment
3.1 **Initiation of payment to a Facebook contact**

User can make a payment to Facebook contact by selecting the contacts from the list.

**To send money to Facebook contact:**
1. Launch the **Zigbank** mobile application. The **Zigbank** login page appears.
2. User can login with username and password or through an alternate login method if defined.

**Zigbank Login page**

3. In the **Username** field, enter the user ID.
4. In the **Password** field, enter the password. The dashboard screen appears with details.
   OR
   Enter the PIN/Pattern or put the fingerprint to login based on the alternate login opted. The dashboard screen appears with details.
5. Click **Payments**. List of payment options appears.
6. Click **Pay to Contacts**. Screen with list of options as ‘Email/Mobile’, ‘Facebook’ and ‘Bank Account’ appears.

7. From the **Transfer Via** list, select **Facebook** option to send money to Facebook contacts.
8. The **Facebook** login page appears. Log into **Facebook** account with Facebook credentials.
9. In the **Email/ Phone** field, enter the email ID or phone number associated to Facebook account.

10. In the **Password** field, enter the password. The Facebook page appears and the user will need to provide Zigbank application permission to access user's Facebook contact details.
11. Click **Continue** to proceed with payment transfer to Facebook contact. On click of Continue, screen with list of Facebook contact appears.

    OR
    Click **Cancel** to cancel the transaction.
12. Select the contact from the displayed list for payment transfer.

13. On selection of contact from the displayed list, payment screen to capture the amount and remarks appears.
## Pay Through Facebook page

![Image of Pay to Facebook Contact interface](image)

### Field Description

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
</table>
| **Transfer Via** | Select the mode through which funds are to be transferred.  
                      The options are:  
                      - Email/ Mobile  
                      - Bank Account  
                      - Facebook      |
| **Transfer To**  | Email address/mobile number of the beneficiary to whom payment is to be made in case of Email/Mobile selected in Transfer Via field.  
                      In case of Facebook selected as an option, system will display the name of the contact selected from the list |
<p>| <strong>Currency</strong>     | Currency of the amount to be transferred.                                                                                                       |</p>
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount</td>
<td>Amount to be transferred.</td>
</tr>
<tr>
<td>Transfer From</td>
<td>Source account with account nickname from which the funds is to be transferred.</td>
</tr>
<tr>
<td>Note</td>
<td>Narrative for the transaction.</td>
</tr>
</tbody>
</table>

14. From the **Transfer Via** list, select **Facebook** option to make payment to the **Facebook** contact (beneficiary).
15. In the **Transfer To** list, the Facebook contact as selected in the previous step is populated.
16. From the **Currency** list, select appropriate currency.
17. In the **Amount** field, enter the amount that needs to be transferred to the **Facebook** contact.
18. From the **Transfer From** list, select an account from which the payment needs to be made to the **Facebook** contact (beneficiary)
19. In the **Note** field, enter transaction remarks/comments for reference.
20. Click **Transfer** to initiate payment.
   The **Verify and Confirm** screen appears.
   OR
   Click **Cancel** to cancel the transaction.
Verify and Confirm screen

21. Click **Confirm** to confirm the payment.
OR
Click **Cancel** to cancel the transaction.

22. The success message of payment along with the security code appears which is required to claim money by Facebook contact.
   Click **Go to Dashboard** to navigate to the dashboard.
   OR
   Click **More Payment Options** to go to other payment options.
   OR
   Click **Share** to share the link to the Facebook contact.
   OR
   Click **Add Payee** to add a new payee.

Note: The security code is generated by the system on initiation of payment to Facebook contact. User will need to share with the beneficiary i.e. the Facebook contact so that he/she can claim the payment transferred.
3.2 **Claim Money – Payment sent to a Facebook contact**

**To claim money:**

1. User i.e. Facebook contact can click on the link sent by the system on the Facebook Messenger to claim money. User will be re-directed to the Claim Money screen to claim the payment  
   
   OR

2. Launch the **Zigbank** application page. The **Zigbank** pre-login screen appears.  
   From the menu, select **Claim Money** option.
3. The **Claim Money** screen appears.
Claim Money screen

![Claim Money screen](image)

Field Description

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Select Mode</strong></td>
<td>Option to select the mode to claim the funds. The user i.e. beneficiary will need to select the mode based on the mode selected by the sender</td>
</tr>
<tr>
<td></td>
<td>The options are:</td>
</tr>
<tr>
<td></td>
<td>• Email</td>
</tr>
<tr>
<td></td>
<td>• Mobile</td>
</tr>
<tr>
<td></td>
<td>• Facebook</td>
</tr>
<tr>
<td><strong>Security Code</strong></td>
<td>Security code to be entered as provided by the sender of funds. Note: Beneficiary will get the security code from the sender.</td>
</tr>
<tr>
<td><strong>Sign In as</strong></td>
<td>User selects from the following options:</td>
</tr>
<tr>
<td></td>
<td>• New To Bank</td>
</tr>
<tr>
<td></td>
<td>• Existing Customer</td>
</tr>
</tbody>
</table>

*Note: The user i.e. beneficiary will always be re-directed to the URL of the entity from which the sender initiated the payment. P2P payment initiated from one entity cannot be claimed in another entity.*
4. In the Select Mode field, user selects the Facebook option. The Facebook login screen appears.
Facebook Login screen

a. Click **Log In with the Facebook App** to log into Facebook.
b. The pop up message appears to open Facebook application.

c. Click **Open** to launch Facebook application. The Facebook Login screen appears. OR
   Click **Cancel** to cancel the transaction.
d. Enter the Facebook Login Credentials.

e. Click **Log In**
f. Click **Continue** to proceed to the Claim Money screen. 
   OR  
   Click **Cancel** to cancel the transaction.
5. In the Security code field, enter the security code as provided by the sender of funds.
6. For the subsequent details on details on Claim Money process, refer P2P payments - Claim Money document.

FAQs

1. Can every Zigbank user initiate payment to Facebook contact?
   Zigbank user who has an active Facebook account can initiate payment to a Facebook contact.

2. Am unable to see all my Facebook friends on the list?
Only those contacts who have provided permission to Zigbank will appear in the list of contacts.

3. **Can I initiate a payment to multiple Facebook contacts in one go?**
   
   No. You can select only a single contact from the list as part of the payment transfer.

4. **How will the beneficiary i.e. Facebook contact claim the payment initiated by the sender?**
   
   On initiation of payment by the sender, the beneficiary will get a link on the Facebook messenger and he will be re-directed to a link wherein he/she can select Facebook as an option, login and enter the security code provided by the sender and claim payment.