

Oracle Banking Digital Experience

**Payment to Facebook Contact User Manual
Release 18.2.0.0.0**

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Payment to Facebook Contact User Manual
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Table of Contents

1. Preface.....	4
1.1 Intended Audience	4
1.2 Documentation Accessibility	4
1.3 Access to Oracle Support	4
1.4 Structure	4
1.5 Related Information Sources.....	4
2. Transaction Host Integration Matrix.....	5
3. Pay To Facebook Contact	6
3.1 Initiation of payment to a Facebook contact	7
3.2 Claim Money – Payment sent to a Facebook contact	18

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 18.2.0.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 12.4.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 Oracle Banking Payments
1	Transfer Money - New Payee (Facebook Contact)				
	Transfer Money - New Payee (Place a Hold on the Debit Account on Payment Initiation)	✓	✓	✓	×
	Transfer Money - New Payee (Debit the Account on payment initiation)	×	✓	✓	×
2	Payee Maintenance – Peer To Peer Payee	NH	NH	NH	NH
	Claim Money – Facebook				
	New to Bank - Account Information - Internal Account	✓	✓	✓	×
	New to Bank - Account Information - External Account	✓	✓	✓	×
	Existing User	✓	✓	✓	×

3. Pay To Facebook Contact

The **Pay to Facebook Contact** feature enables the user to initiate a payment to a Facebook friend by simply logging into Facebook and selecting the contact towards whom the payment is to be made. This feature eliminates the need to know the recipient's account and bank details thus simplifying the payment process by a great deal.

After selecting the **Pay to Contacts** option under **Payments**, the user is required to select Facebook from the list of transfer options provided. The system will display a screen on which the user is required to enter his/her Facebook login credentials. Once successfully logged in, the user is displayed a list of contacts from which to choose. After selecting a contact, the user has to simply specify the payment details i.e. the amount and the source account and proceed to review and confirm the payment. Once the payment is confirmed, the system creates a link and posts it as a message on the Facebook Messenger of the contact to enable him/her to claim the amount by navigating to the bank site by clicking on the link.

A security code is displayed on the payment confirmation page, which the initiator of the payment is required to share with the Facebook contact so as to enable him/her to claim the amount paid.

Note:

- 1) The system will list only those Facebook contacts who have provided necessary permissions to Zigbank.
- 2) The limits defined for P2P transfers will be utilized for payments made to Facebook contacts.
- 3) On initiation of the payment, the source account of the initiator will get debited or hold will be placed on the account depending on the bank setup.

Pre-Requisites

- The user should have a valid account with the bank which is enabled for online banking.
- The user should have an active account on Facebook.
- The beneficiary should also have a valid account on Facebook to claim the payment.

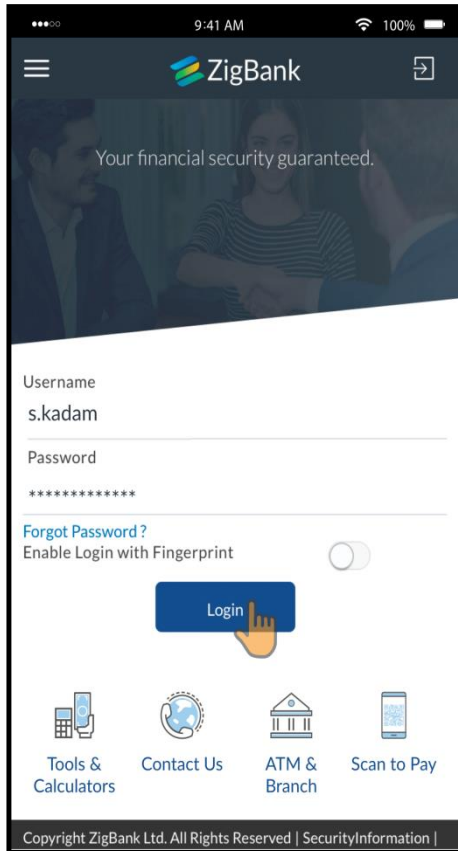
3.1 Initiation of payment to a Facebook contact

The steps involved in initiating a payment towards a Facebook contact are defined as follows:

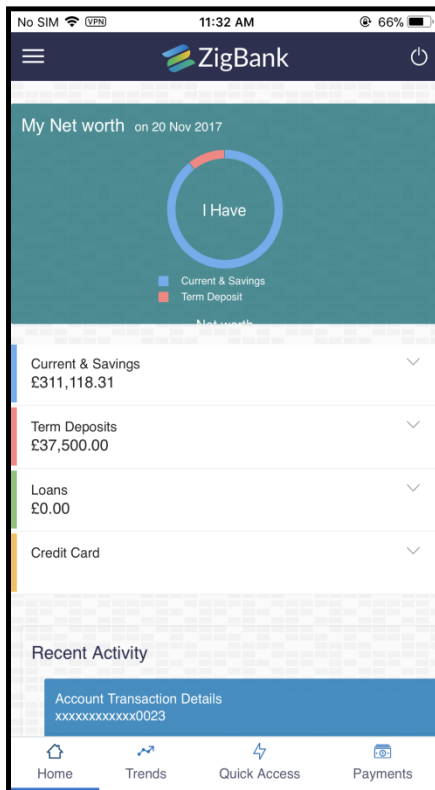
To transfer money to a Facebook contact:

1. Launch the **Zigbank** mobile application. The **Zigbank** login page appears.
2. The user can login by entering the 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.
OR
Enter the PIN/Pattern or scan your fingerprint to login based on the alternate login options provided. The dashboard screen appears.

Dashboard screen

5. Click **Payments**. The list of payment options appears.

Payment Options



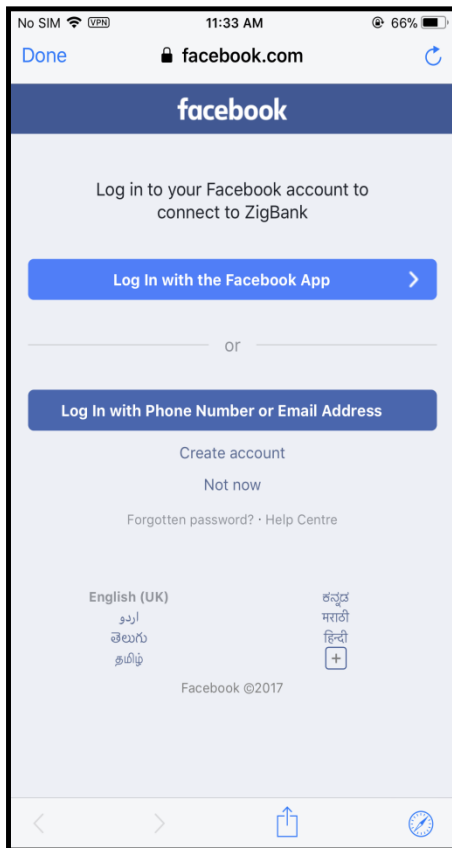
6. Click **Pay to Contacts**. The **Pay to Contacts** screen appears.

Pay to Contacts

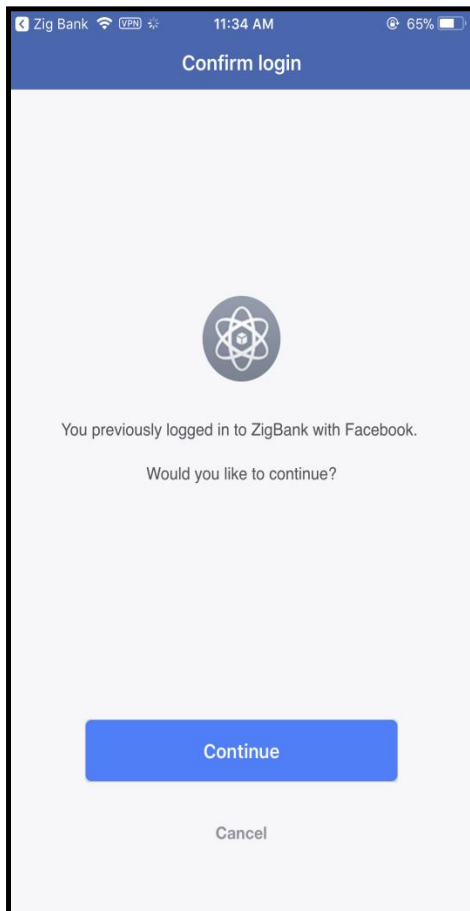
The screenshot shows the 'Pay to Contacts' screen of a mobile application. At the top, the status bar displays 'No SIM', 'VPN', '11:33 AM', and '66%' battery. The app header is dark blue with a back arrow and the title 'Pay to Contacts'. Below the header, there's a 'Transfer Via' section with a dropdown menu currently set to 'Email/Mobile'. Underneath is a text input field for 'Email/Mobile'. The 'Amount' section shows a dropdown set to 'GBP' with a 'View Limits' link. The 'Transfer From' section shows a dropdown set to 'xxxxxxxxxx0023 - John' with a balance of '£180,166.98'. There's a 'Note (Optional)' text area with '80 Characters Left'. At the bottom of the form are two buttons: 'Transfer' (green) and 'Cancel' (grey). The bottom navigation bar has four icons: 'Home', 'Trends', 'Quick Access', and 'Payments' (which is highlighted).

1. From the **Transfer Via** list, select Facebook to transfer money to a Facebook contact.
2. The **Facebook** login page appears. Log into your **Facebook** account with your Facebook credentials.

Facebook Login page

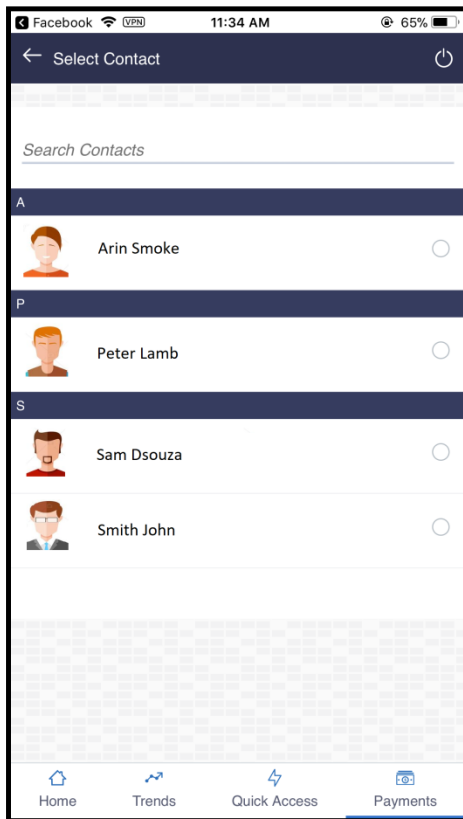


3. In the **Email/ Phone** field, enter the email ID or phone number associated with your Facebook account.
4. In the **Password** field, enter the password. The Facebook page appears and the user is prompted to provide the Zigbank application permission to access the user's Facebook contact details.

Facebook Launch page

5. Click **Continue**. The screen listing down the user's Facebook contacts appears.
OR
Click **Cancel** to cancel the transaction.

Facebook Contacts



6. From the list of contacts displayed, select the contact towards whom you wish to initiate the funds transfer.
7. On selection of a contact from the displayed list, the screen on which you can enter the payment details appears.

Pay to Contacts – Transfer Via Facebook

The screenshot shows a mobile app interface for 'Pay to Contacts'. At the top, the status bar shows 'No SIM', 'VPN', '11:36 AM', and '65%' battery. The app header is 'Pay to Contacts' with a back arrow and a power icon. The main form has the following fields:

- Transfer Via:** A dropdown menu with 'Facebook' selected.
- Transfer To:** A dropdown menu with 'Aditya Patel' selected, accompanied by a question mark icon.
- Amount:** A field showing 'GBP' as the currency and '£80.00' as the amount, with a 'View Limits' link below it.
- Transfer From:** A dropdown menu showing 'xxxxxxxxxx0023 - John'.
- Balance:** A text label showing 'Balance : £179,966.98'.
- Note (Optional):** A text field containing 'Test'.
- Character Count:** A text label showing '76 Characters Left'.

At the bottom of the form are two buttons: a green 'Transfer' button with a right arrow icon and a grey 'Cancel' button with a close icon. The bottom navigation bar has four icons: Home, Trends, Quick Access, and Payments (which is highlighted).

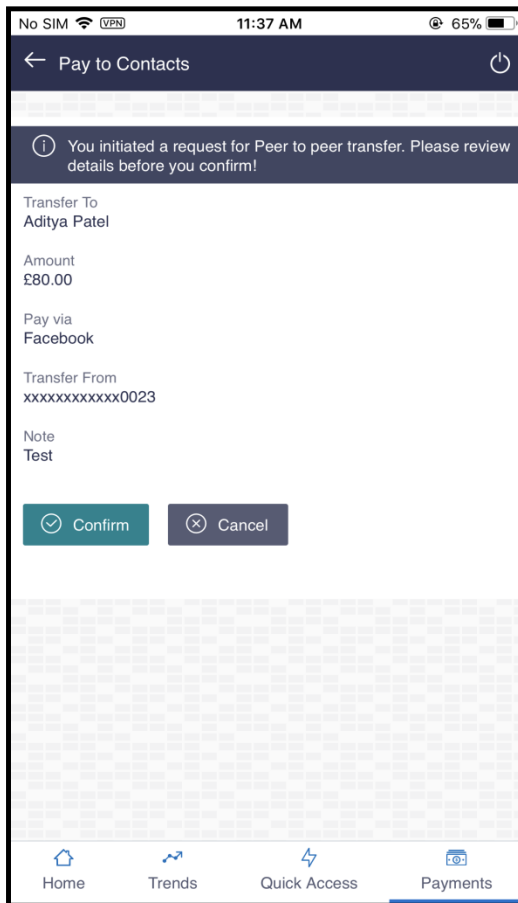
Field Description

Field Name	Description
Transfer Via	<p>The mode through which funds are to be transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Email/ Mobile • Bank Account • Facebook <p>The option Facebook will be pre-selected in this field. You can change the option selected as required.</p>
Transfer To	<p>The Facebook contact selected in the previous step will be displayed.</p> <p>Alternately, you can enter the email ID or mobile number of a contact if you change the selection in the Transfer Via field to Email/Mobile.</p>

Field Name	Description
Currency	Select the currency in which the amount is to be transferred.
Amount	Enter the amount to be transferred.
Transfer From	Select the account from which funds are to be transferred.
Note	Enter a narrative for the transaction, if required

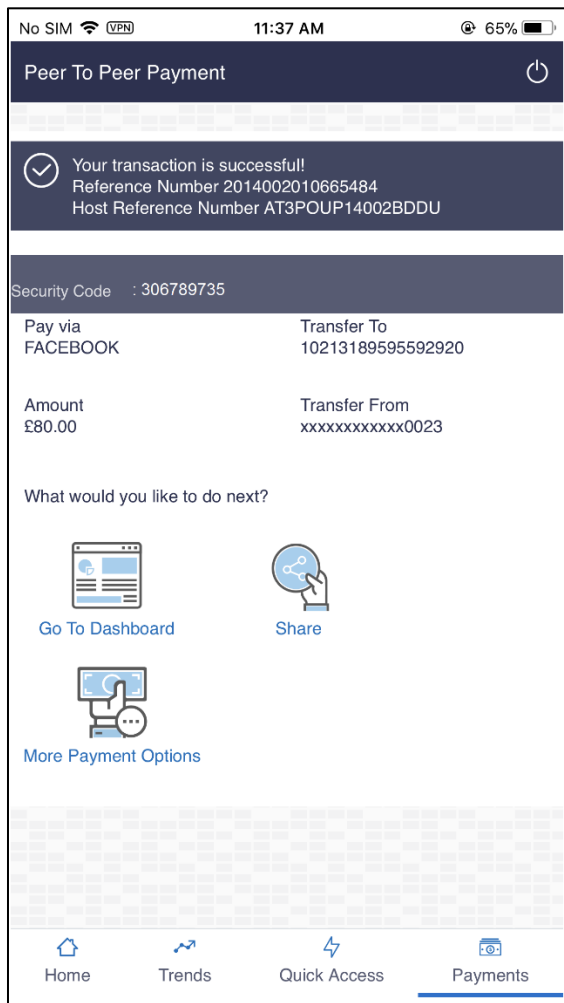
14. **Facebook** is pre-selected as the option in the **Transfer Via** field.
15. In the **Transfer To** list, the Facebook contact as selected in the previous step is populated.
16. From the **Currency** list, select appropriate currency.
17. In the **Amount** field, enter the amount that needs to be 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 the payment.
The **Verify and Confirm** screen appears.
OR
Click **Cancel** to cancel the transaction.

Review screen



21. Click **Confirm** to confirm the payment.
OR
Click **Cancel** to cancel the transaction.
22. The success message along with the security code, which is required to be communicated to the Facebook contact, appears.

Success Message screen



23. Click **Go To Dashboard** to navigate to the dashboard.
 OR
 Click **More Payment Options** to access other payment options.
 OR
 Click **Share** to share the link to the Facebook contact.

Note: The security code is generated by the system and displayed on the confirmation page. The user is required to share this code with the beneficiary i.e. the Facebook contact so that he/she can claim the amount transferred.

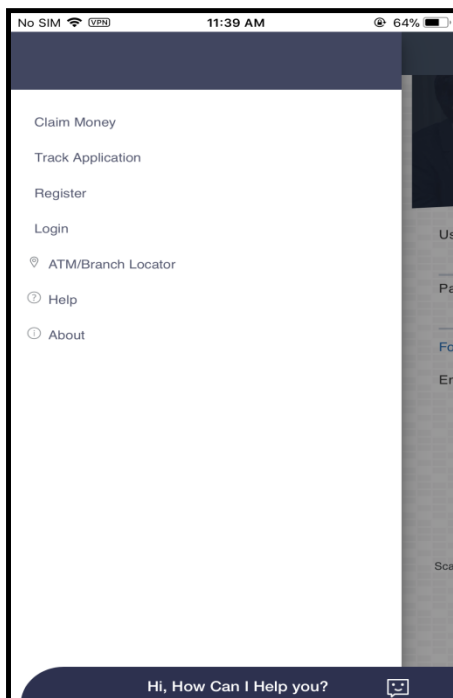
3.2 Claim Money – Payment sent to a Facebook contact

The Claim Money feature enables recipients of peer to peer transfers to claim funds transferred to them. The following are the modes through which the beneficiary i.e. Facebook Contact can arrive at the claim money page.

To claim money:

1. Click on the link received through Facebook Messenger.
OR
2. Select the Claim Money option available on the Menu on the Zigbank application page.

Claim Money option in the Menu



3. The **Claim Money** screen appears.

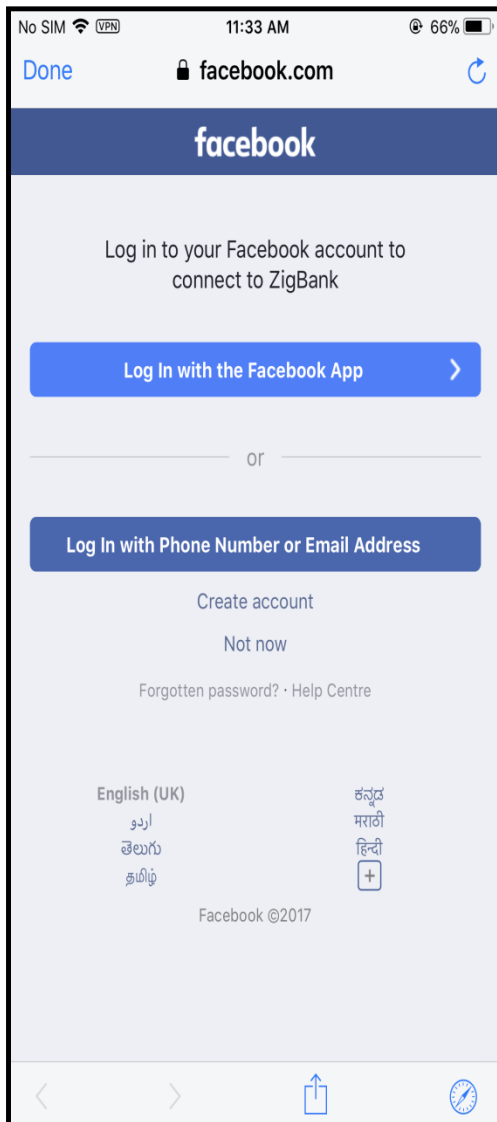
Claim Money screen

Field Description

Field Name	Description
Select Mode	<p>Select the mode through which the funds have been transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> Email Mobile Facebook
Security Code	<p>Enter the security code provided to you by the initiator of the peer to peer payment.</p> <p>This security code is generated by the bank when the peer to peer payment is initiated and appears on the peer to peer payment confirmation screen along with the success message. The initiator, in turn, reveals the security code to the beneficiary.</p>
Sign In As	<p>Select the relationship you have with the bank, i.e. select the option New to Bank if you have no prior relationship with the bank, or select the option Existing Customer if you are an existing customer of the bank or have registered yourself previously as a peer to peer recipient.</p> <ul style="list-style-type: none"> New To Bank Existing Customer

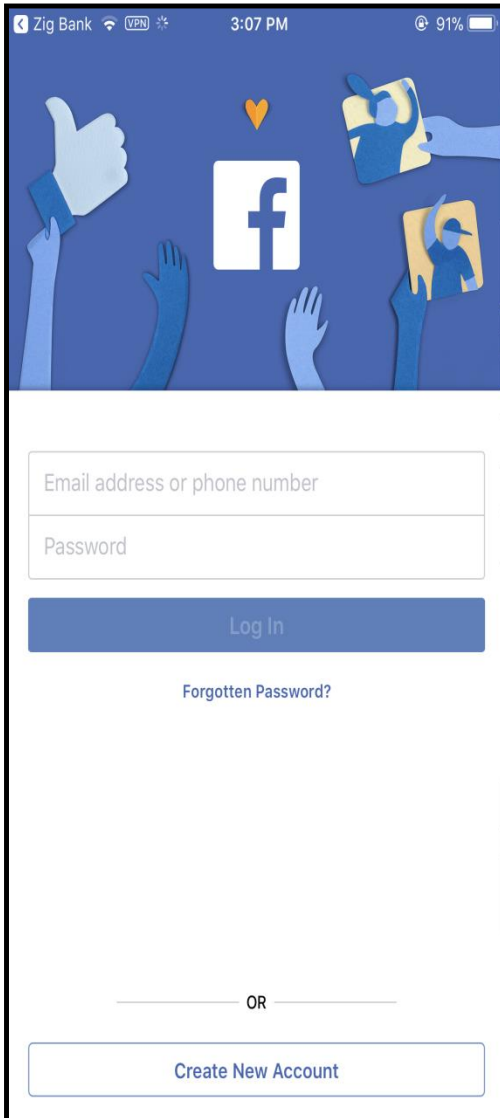
Note: The user i.e. the beneficiary will always be re-directed to the URL of the entity from which the sender initiated the payment. P2P payment initiated from one entity cannot be claimed in another entity.

4. In the **Select Mode** field, user selects the **Facebook** option.
The **Facebook login** screen appears.

Facebook Login screen

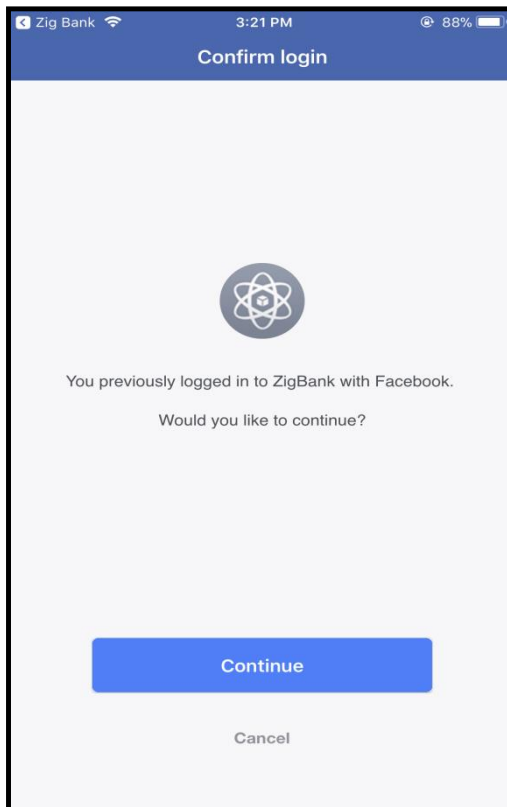
- a. Select the desired option by which to log into your Facebook account.

Facebook Login screen

The image shows a mobile phone screen displaying the Facebook login interface. At the top, the status bar shows 'Zig Bank', 'VPN', '3:07 PM', and '91%' battery. The main header features the Facebook logo surrounded by stylized blue hands. Below this, there are two input fields: 'Email address or phone number' and 'Password'. A blue 'Log In' button is positioned below the password field. Underneath the button is a link for 'Forgotten Password?'. Further down, separated by a horizontal line with 'OR' in the center, is a button labeled 'Create New Account'.

- b. Enter the Facebook Login Credentials.
- c. Click **Log In**

Confirm Login screen



- d. Click **Continue** to proceed to the Claim Money screen.
OR
Click **Cancel** to cancel the transaction.

Claim Money screen

The screenshot shows the 'Claim Money' screen of the Oracle Banking app. At the top, the status bar displays 'Facebook', signal strength, time '3:21 PM', and battery level '88%'. The app header is dark blue with a back arrow and the text 'Claim Money'. Below this, the 'Select Mode' section has three radio buttons: 'Email', 'Mobile', and 'Facebook' (which is selected). The 'Security Code' section shows a text input field containing '1111111111'. Below the input field are three buttons: 'New to Bank' (blue), 'Existing Customer' (grey), and 'Back' (grey). At the bottom, a dark blue bar contains the text 'Hi, How Can I Help you?' and a smiley face icon.

5. In the **Security code** field, enter the security code as provided by the initiator of the payment.
6. For the subsequent details on the Claim Money process, refer the Claim Money section in the Retail Peer to Peer Payments document.

FAQs

1. Can every Zigbank user initiate a payment to a Facebook contact?

Any Zigbank user who has an active Facebook account can initiate payments to their Facebook contacts provided the contact has given the required permissions to Zigbank on Facebook.

2. Why am I unable to see all my Facebook friends on the list?

Only those contacts who have provided permission to Zigbank will appear in your 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 a payment by the sender, the beneficiary will receive a private message via Facebook Messenger. This message will contain a link, by clicking on which, the beneficiary will be re-directed to the Zigbank Claim Money page. The beneficiary will need to enter the required information on this page and follow the steps displayed in order to claim the payment amount.

[Home](#)