

Oracle Banking Digital Experience

Scan to Pay User Manual
Release 18.3.0.0.0

Part No. F12056-01

December 2018

ORACLE®

Scan to Pay User Manual
December 2018

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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. Scan to Pay	5
3.1 Touch Points for Scan to Pay.....	7
3.1.1 Pre-Login Access	7
3.1.2 Post Login Access.....	8
3.2 Scan to Pay Flow	11

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 18.3.0.0.0, 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 14.0.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 Oracle Banking Payments	Oracle FLEXCUBE Universal Banking 14.1.0.0.0	Oracle FLEXCUBE Universal Banking 14.1.0.0.0 Oracle Banking Payments	Oracle FLEXCUBE Universal Banking 14.2.0.0.0*
1	Scan to Pay - Internal Payment	✓	✓	✗	✓	✗	NH

* Oracle Banking Digital Experience 18.3.0.1.0 (patch set 1) is integrated with Oracle FLEXCUBE Universal Banking 14.2.0.0.0

3. Scan to Pay

The Scan to Pay feature enables users to initiate payments towards merchants by simply scanning the merchant's QR code using their mobile device. The user is, hence, not required to know the merchant's account and bank information and can make payments towards any merchant that has a QR code generated by the bank, in a manner that is simple, fast and secure.

This feature is available to users that have accounts with the same bank as that of the Merchant.

On scanning the QR code, the system displays the name of the Merchant. The user has to simply select the CASA account from which funds are to be transferred, enter the amount to be transferred and specify remarks, if required, to complete the transaction.

Note:

- This option is available to users 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. the merchant's account which is to be credited with the funds and the user's account to which is to be debited should belong to the same bank within the same country.
-

Pre-Requisites

- The merchant to whom the payment is to be made has a QR code generated by the bank.
- The **application role** to which the user belongs is provided access to transaction QR Payments through touch point **Mobile App** by way of **Role Transaction Mapping**.
- The user must have a valid current or savings account with the bank that is enabled for online banking.

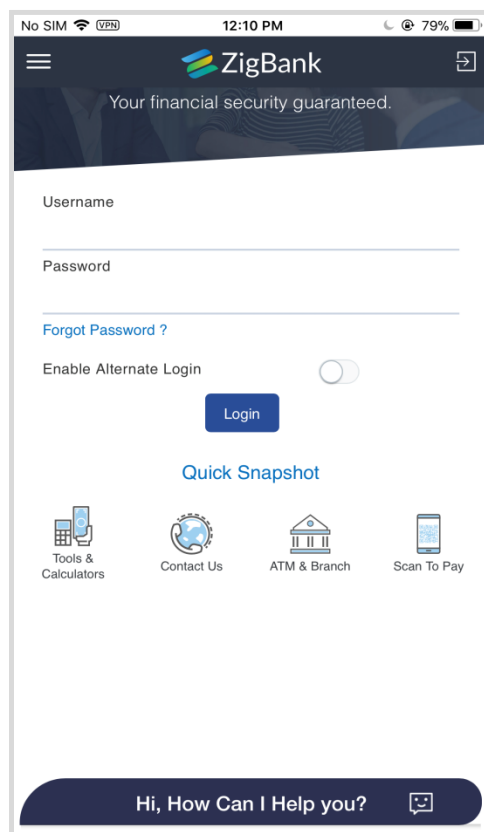
3.1 Touch Points for Scan to Pay

The **Scan to Pay** feature is available to the users on the pre-login page of the Zigbank application, as well as post login under **Payments**. The following sections identify the steps involved in accessing this feature from the pre-login screen as well as post login from under the Payments module.

3.1.1 Pre-Login Access

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

Zigbank Home Page

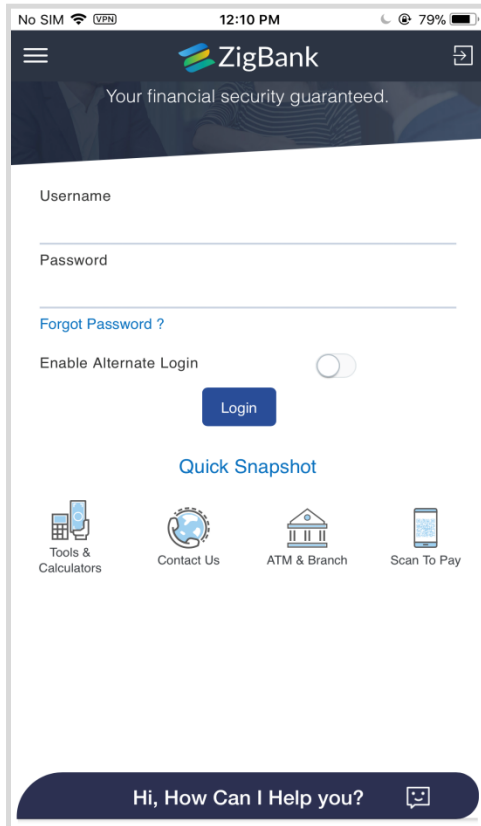


2. Click the **Scan to Pay** option on the pre-login page.
3. The user will be asked to login with credentials or through alternate login i.e. Pin / Pattern / Touch ID / Face ID depending on whether the user has setup alternate login.
4. In the **Username** field, enter the user ID.
5. In the **Password** field, enter the password.
6. On successful authentication, the mobile device's 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. The user will scan the QR code within the defined area and on successful scan, the user will be navigated to the screen from which he/she can complete the payment transaction.

3.1.2 Post Login Access

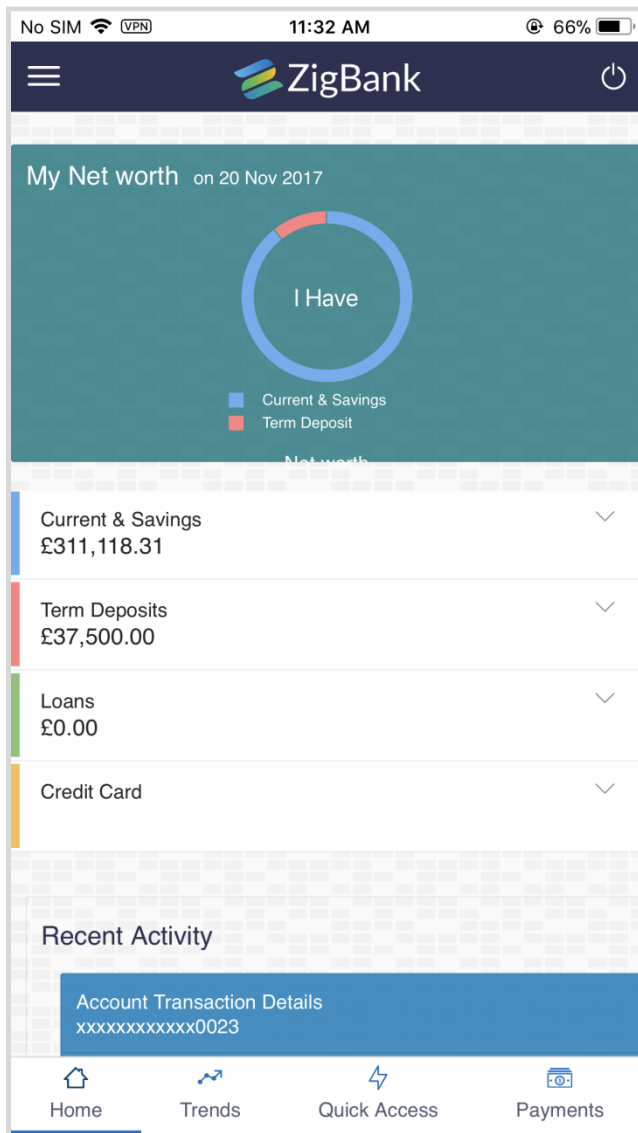
1. Launch the **Zigbank App**. The **Zigbank** pre-login screen appears.

Zigbank Home Page



2. The user will be asked to login with credentials or through alternate login i.e. Pin / Pattern / Touch ID / Face 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.

Dashboard screen



6. Click **Payments**. The Payments screen appears with all the payments options displayed.

Payment Options

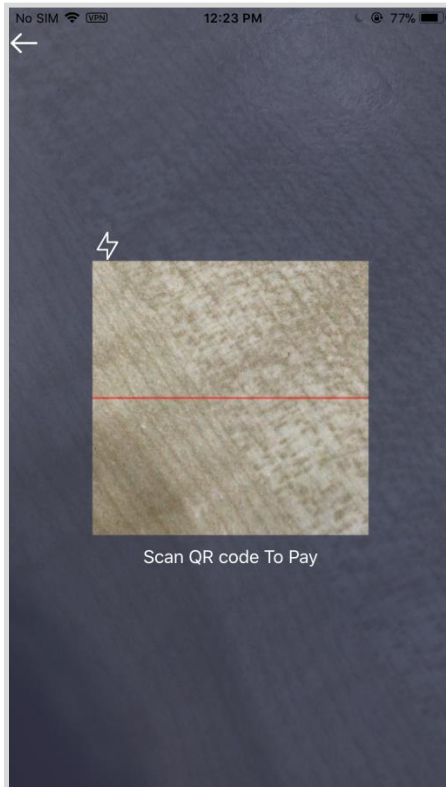


7. Click option **Scan to Pay**.
8. The mobile device camera is launched with defined scan area to scan the QR code.
9. There will be an additional option to adjust flash on this screen so that if there is an issue with light, the user can enable flash and then scan the QR code.
10. The user will scan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

3.2 Scan to Pay Flow

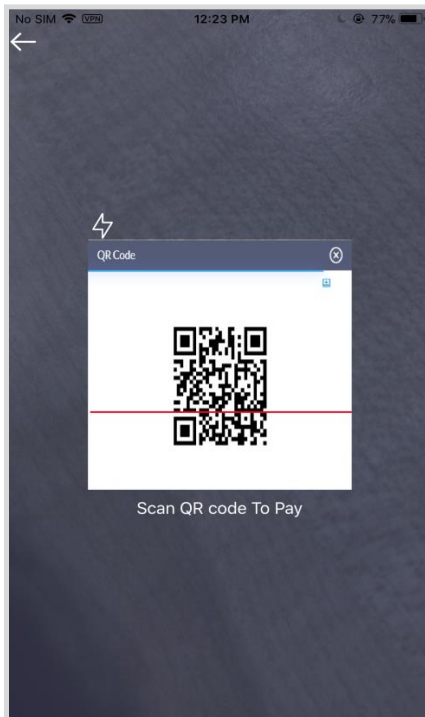
This section documents the steps involved in making a merchant payment through the **Scan to Pay** feature. The steps involved are the same regardless of whether the user has launched the Scan to Pay option from the pre-login page or from under Payments after logging into the Zigbank application.

Merchant QR code



1. Scan the QR code within the defined dimensions.

Scanned Merchant QR code



2. The system displays the merchant details on successful scanning of the QR code so that the user can confirm that the payment being made is to the intended merchant. The **Scan to Pay** screen appears.

Scan to Pay screen

The screenshot shows the 'Scan To Pay' screen. At the top, the status bar indicates 'No SIM', 'VRN', '12:33 PM', and '74%' battery. The screen title is 'Scan To Pay'. Below the title, the 'Transfer To' field is filled with 'Myntra'. The 'Transfer From' field is filled with 'xxxxxxxxxxxx0023 - Marc'. Below this, the 'Balance' is shown as '£184,747.11'. The 'Amount' field is set to 'GBP' and '£50.00'. There is a 'View Limits' link below the amount. The 'Notes (Optional)' field is empty. Below the notes is the 'Payment Due' field, which is also empty. At the bottom of the form, there are two buttons: 'Confirm' (green) and 'Cancel' (grey). The bottom navigation bar has four icons: Home, Trends, Quick Access, and Payments (which is highlighted).

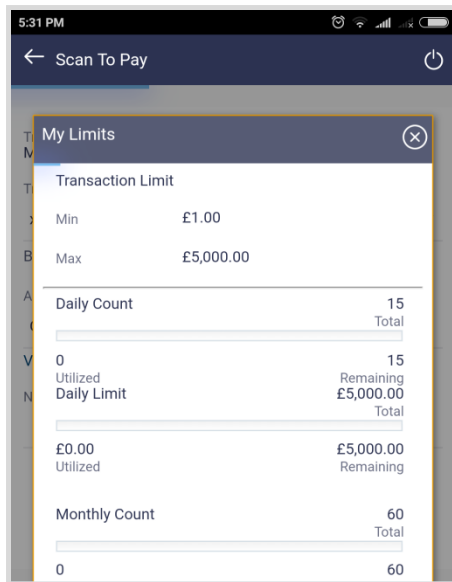
Field Description

Field Name	Description
Transfer To	The system displays the name of the merchant to whom the payment is to be made after having successfully scanned the merchant's QR code.
Transfer From	Select the source account from which the funds are to be transferred.
Balance	The available balance in the selected account appears below the Transfer From field once a source account is selected.
Currency	The currency in which the transfer will take place is displayed. Since only internal transfers are supported through Scan to Pay, the merchant's account currency is defaulted in this field.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits applicable to the user.
Notes	Specify remarks, if any, for the transaction. This is an optional field.

- From the **Transfer From** list, select an account from which the payment needs to be made to the merchant.

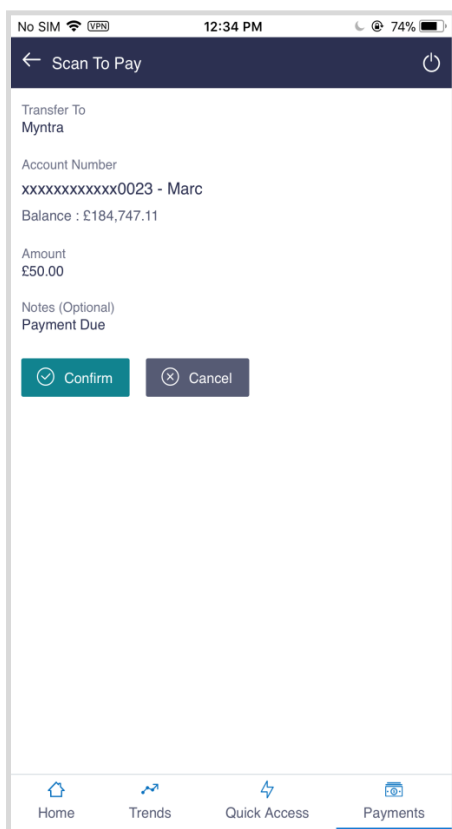
4. In the **Amount** field, enter the amount that needs to be transferred to the merchant.
5. The user can view the limits applicable for the specific transaction, in order to check the available and utilized limits.

View Limits screen



6. In the **Notes** field, enter transaction remarks/comments for reference, if any.
7. Click **Confirm** to initiate the payment.
The **Review** screen appears.
OR
Click **Cancel** to cancel the transaction.

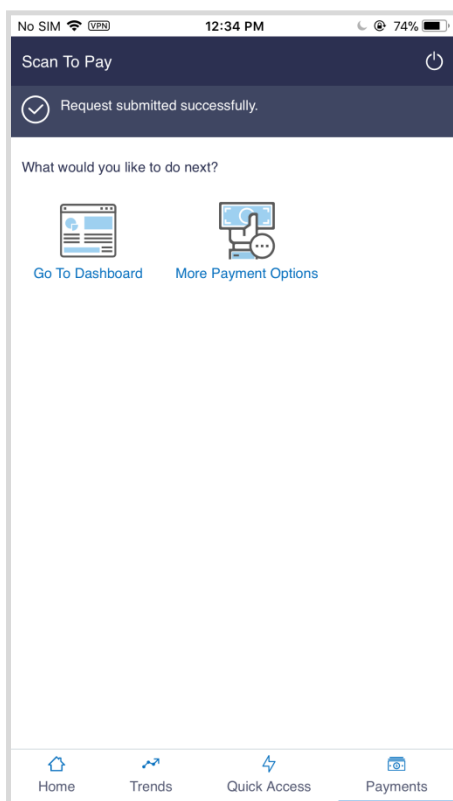
Review screen



8. Click **Confirm** to confirm the payment.

9. The success message appears along with the transaction reference number.

Success Message screen



10. Click **Go to Dashboard** to navigate to the dashboard.
OR
Click **More Payment Options** to access other payment options.

FAQs

- 1. Can I use the Scan to Pay feature to initiate a payment to a merchant who is not onboarded on Zigbank as a Merchant?**

No. You can initiate a payment through this mode only if the merchant has been onboarded on Zigbank and a QR code has been generated for the merchant by the bank.

- 2. Why am I not able to scan a particular merchant's QR code?**

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

[Home](#)