Oracle Banking Digital Experience

iMessage Payments User Manual
Release 18.3.0.0.0

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ORACLE®

iMessage Payment User Manual

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Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001
www.oracle.com/financialservices/

Table of Contents

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

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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
1	**Payment Initiation**					
	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	**Claim Money**					
	New to Bank - Account Information - Internal Account	✓	✓	✗	✓	✗
	New to Bank - Account Information - External Account	✓	✓	✗	✓	✗
	Existing User	✓	✓	✗	✓	✗

3. iMessage Payment

iMessage payment allows the user to initiate a payment to a beneficiary i.e. the contact in context of the conversation by launching the app from iMessage.

On selection of Zigbank app from iMessage, the user will initiate a payment by clicking 'Send Money' and the user will be taken to an authentication screen to authenticate using touch ID / Face ID depending upon the alternate login option enabled.

On successful authentication, the user will enter payment details and confirm the payment

On payment confirmation, system will send a link to the beneficiary to claim the payment and also generates a security code that is displayed to the initiator which needs to be shared with the beneficiary separately.

Note:

Limits defined for P2P transfer will be utilized.

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.

This feature is available only on iOS devices with minimum version of iOS11.

Face ID as alternate login will be available only for iOS devices supporting it.

Pre-Requisites

- User has set Touch ID / Face ID as an alternate login for Zigbank application. Touch ID / Face ID will dependent on the device support.

3.1 Initiate Payment

To initiate a payment in iMessage:

1. Launch the **iMessage** application on the device.

2. Open a conversation in iMessage with the contact i.e. beneficiary to whom payment needs to be initiated.

iMessage Page
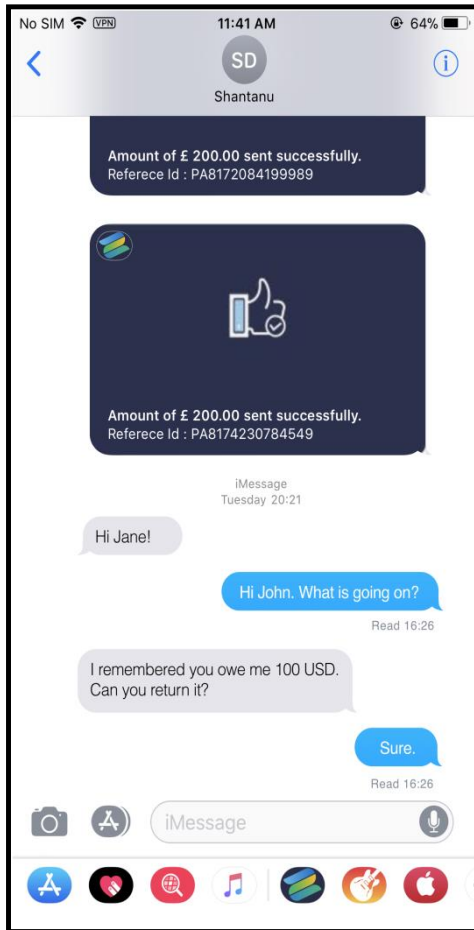
3. Click to launch the Zigbank application to quick pay.

ZigBank App page
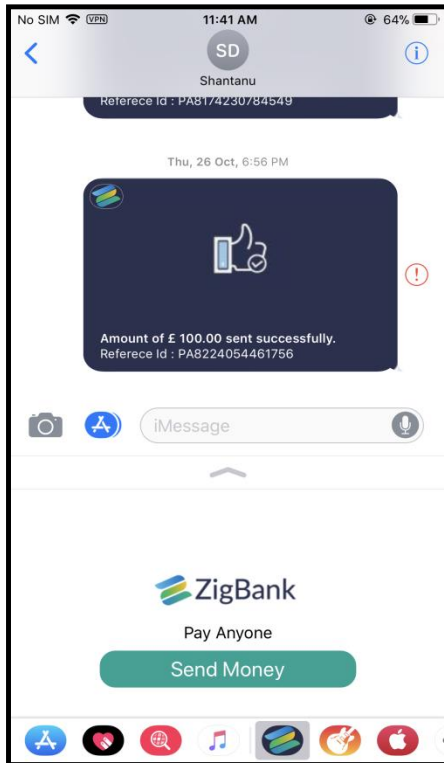
4. Click **Send Money** to transfer money to the contact in context i.e. beneficiary. The Touch ID/Face ID authentication screen appears.

Touch ID Login Authentication

5. Use Touch ID i.e. place the finger on the device sensor so that the user can be authenticated.

6. The money transfer screen appears on successful authentication.

Money Transfer screen

Field Description

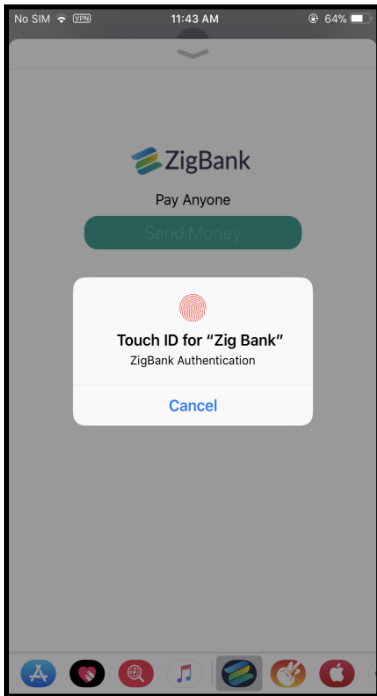| Field Name	Description
Transfer From	Source account with account nickname from which the funds are to be transferred.
Currency	Currency of the amount to be transferred.
Amount	Amount to be transferred.
Remarks	Narrative for the transaction.

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

8. From the **Currency** list, select currency.

9. In the **Amount** field, enter the amount that needs to be transferred to the beneficiary.

10. In the **Remarks** field, enter transaction remarks/comments for reference.

11. Click **Pay** to initiate payment.
The **Verify and Confirm** screen appears.
OR
Click **Cancel** to cancel the transaction.

12. The success message of payment along with the transaction reference number appears.

13. System will send a link to the contact in context i.e. the beneficiary to claim the payment.

14. The security code will be displayed to the user and can be shared with the beneficiary as a separate message

Success Message
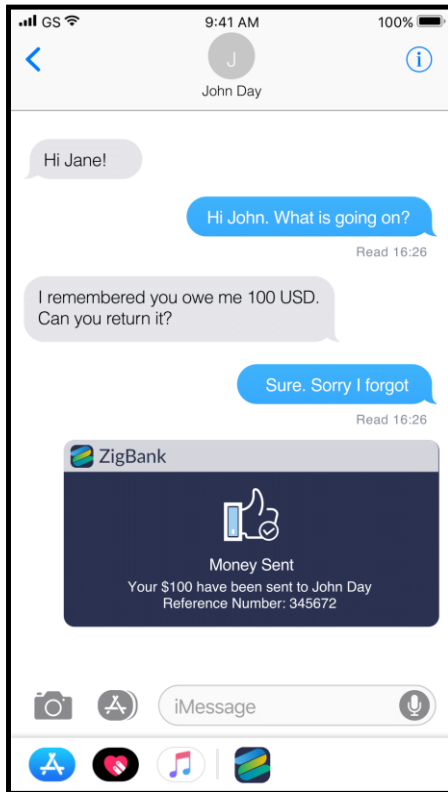
3.2 Claim Money – Payment initiated to iMessage contact

To claim money by beneficiary:

1. User i.e. beneficiary of the payment can click on the link sent by the system on the iMessage application to claim money. User will be re-directed to the Claim Money screen to claim the payment.

Field Description

Field Name	Description
Security Code	Security code to be entered as provided by the sender of funds.
	Note: Beneficiary will get the security code from the sender.

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.

2. In the **Security code** field, enter the security code as provided by the sender of funds.

Claim Money
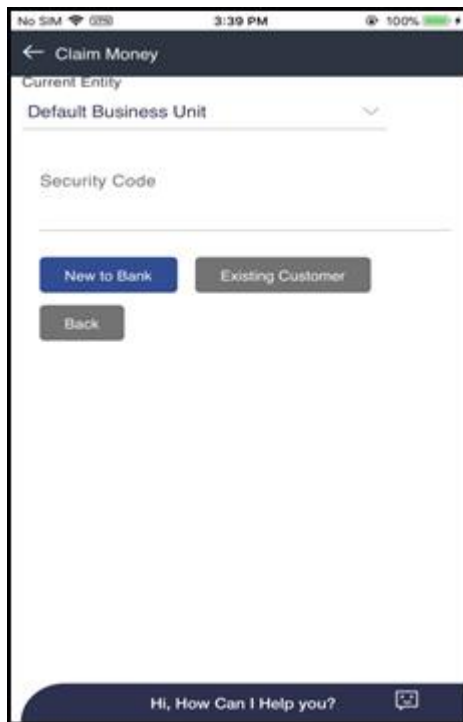
3. For the subsequent steps on **Claim Money** process, refer **P2P payments - Claim Money** document.

FAQs

1. **Can every Zigbank user initiate a payment through iMessage or there is an additional configuration required?**

   There is no additional configuration required. User having iOS device with the required version can initiate payment through iMessage.

2. **Can I initiate a payment to multiple contacts in one go?**

   No. You can initiate payment only to the contact in context and cannot be sent to multiple contacts in question.

3. **How will the beneficiary i.e. contact claim the payment initiated by the sender?**

   On initiation of payment by the sender, the beneficiary will get a link in iMessage and on click he will be redirected to URL wherein he will enter the security code provided by the sender to claim payment.

Home