

# **Oracle Banking Digital Experience**

**Payment to Facebook Contact User Manual  
Release 19.1.0.0.0**

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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 19.1.0.0.0, 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.

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.2.0.0.0	Oracle Banking Payments 14.2.0.0.0	Oracle FLEXCUBE Universal Banking 14.3.0.0.0	Oracle Banking Payments 14.3.0.0.0
1	<b>Transfer Money - New Payee (Facebook Contact)</b>					
	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	<b>Payee Maintenance – Peer To Peer Payee</b>	NH	NH	NH	NH	NH
	<b>Claim Money – Facebook</b>					
	New to Bank – Account Information - External Account	✓	✗	✗	✗	✗
	Existing User – Account Information -	✓	✗	✗	✗	✗

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.2.0.0.0	Oracle Banking Payments 14.2.0.0.0	Oracle FLEXCUBE Universal Banking 14.3.0.0.0	Oracle Banking Payments 14.3.0.0.0
	Internal Account					
	Existing User – Account Information - External Account	✓	✗	✗	✗	✗

### 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 Claim Money page of the bank 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.

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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.

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#### 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.

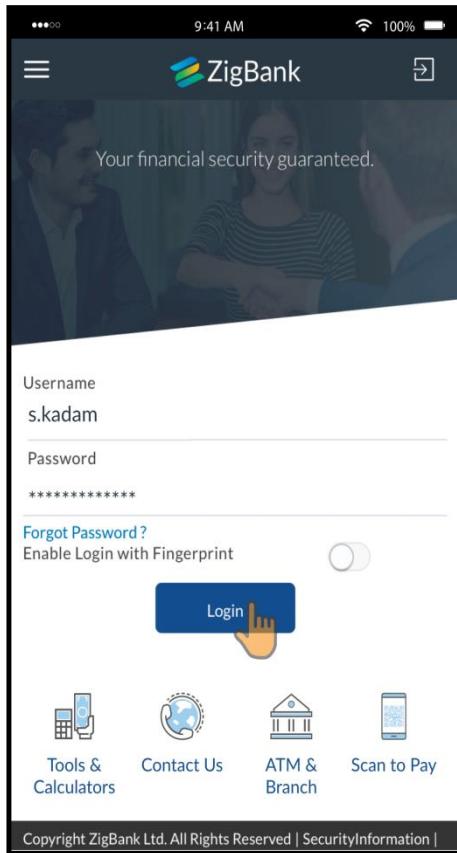
### 3.1 Initiation of payment to a Facebook contact

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

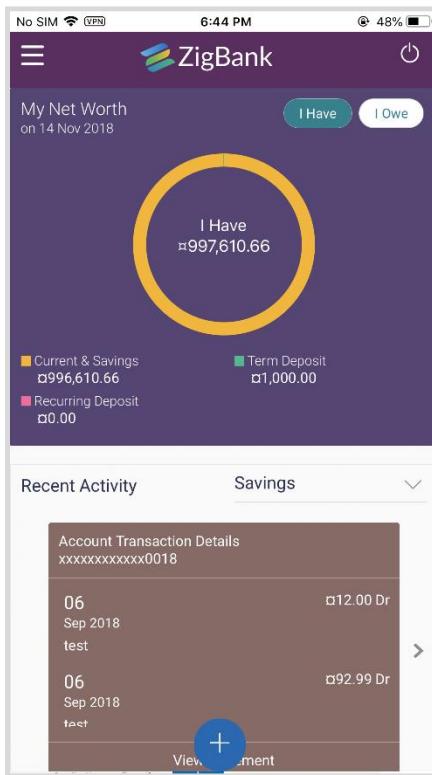
#### To transfer money to a Facebook contact:

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/Face to login based on the alternate login options provided. The dashboard screen appears.

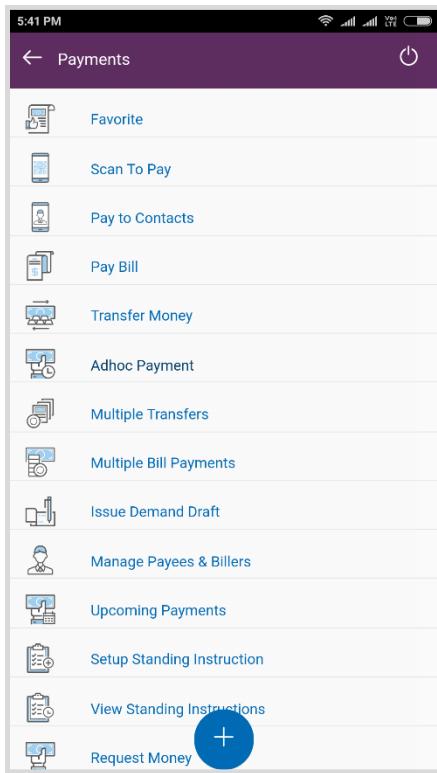
**Dashboard screen**

5. Click the  icon, the following options appear:

- Home
- Trends
- Quick Access
- Payments

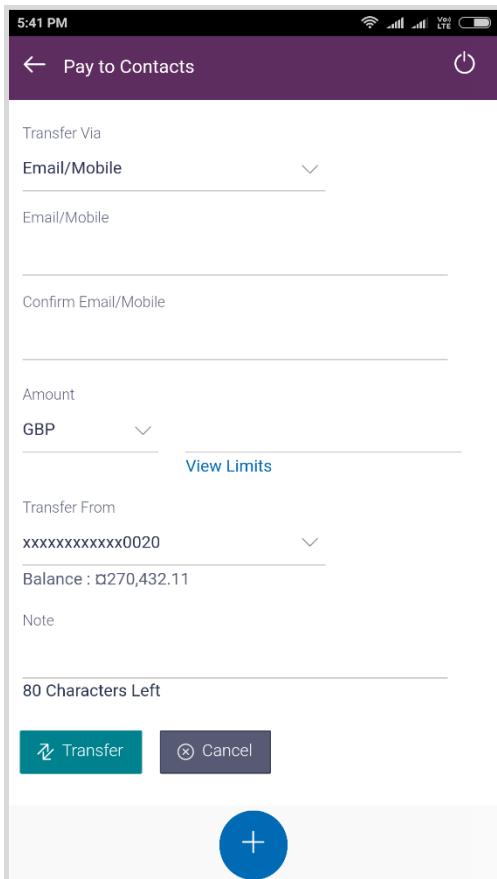
6. Click **Payments**. The list of payment options appears.

### Payment Options



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

### Pay to Contacts



5:41 PM

Transfer Via

Email/Mobile

Confirm Email/Mobile

Amount

GBP

View Limits

Transfer From

xxxxxxxxxx0020

Balance : ⠄270,432.11

Note

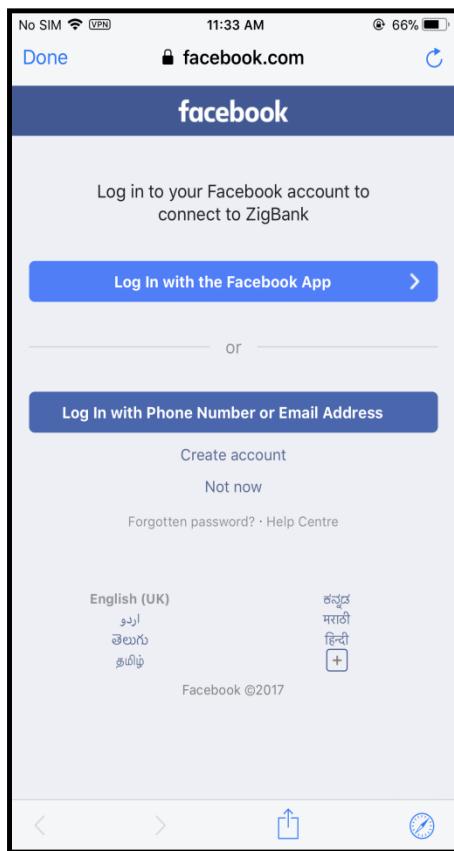
80 Characters Left

Transfer Cancel

+

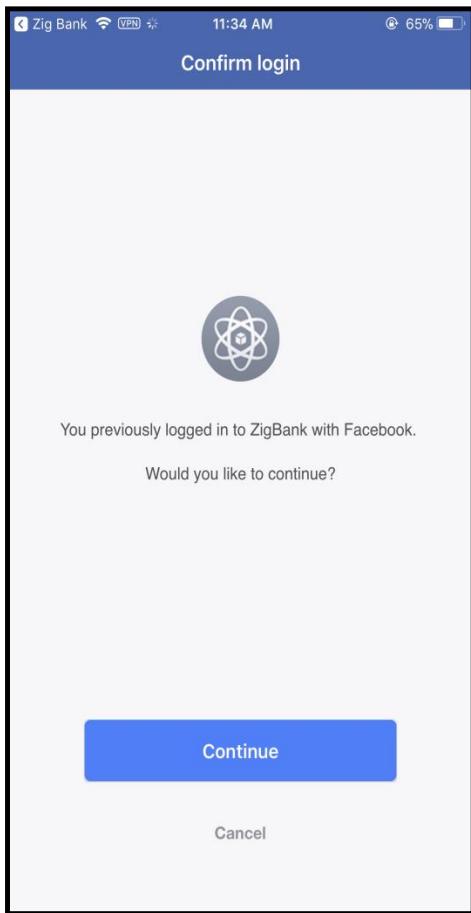
8. From the **Transfer Via** list, select **Facebook** to transfer money to a Facebook contact.
9. The **Facebook** login page appears. Log into your **Facebook** account with your Facebook credentials.

## Facebook Login page



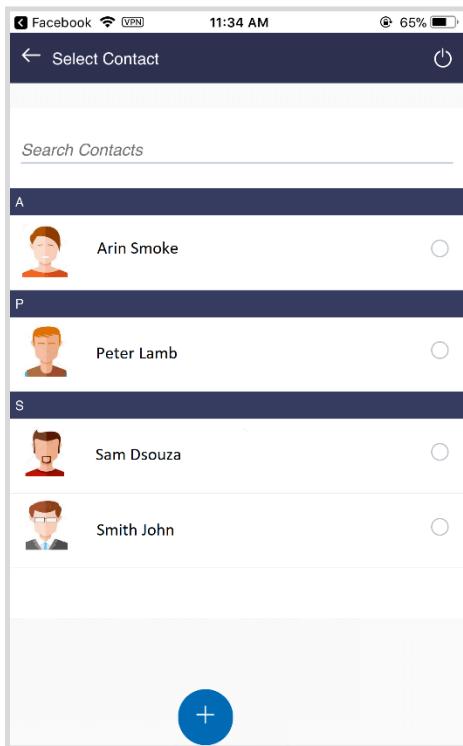
10. In the **Email/ Phone** field, enter the email ID or phone number associated with your Facebook account.
11. In the **Password** field, enter the password. The Facebook page appears and the user is prompted to provide the Zigbank application permission to access the user's Facebook contact details.

### Facebook Launch page



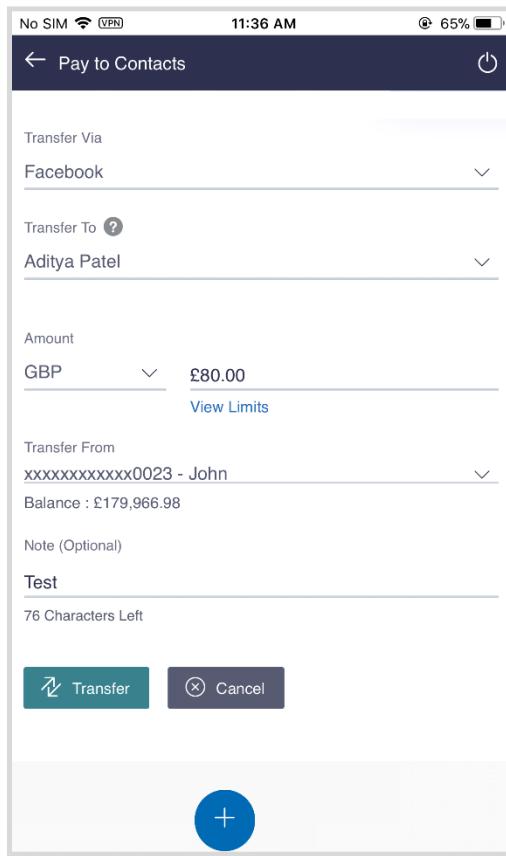
12. Click **Continue**. The screen listing down the user's Facebook contacts appears.  
OR  
Click **Cancel** to cancel the transaction.

## Facebook Contacts



13. From the list of contacts displayed, select the contact towards whom you wish to initiate the funds transfer.
14. 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



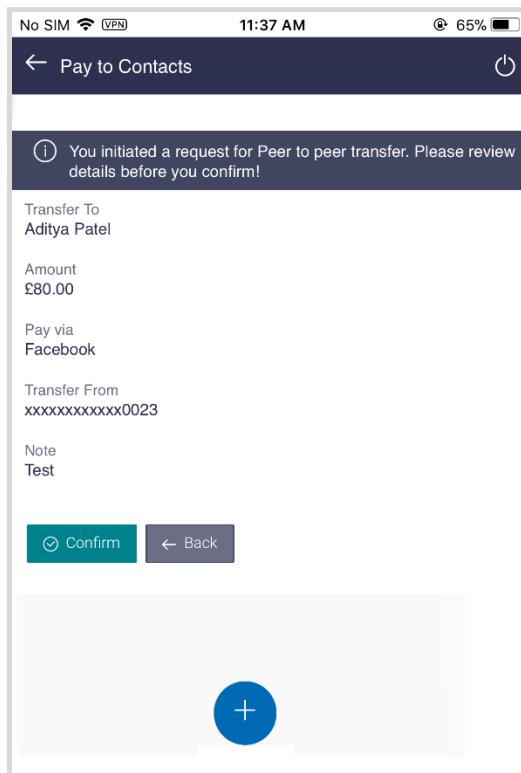
### Field Description

Field Name	Description
<b>Transfer Via</b>	<p>The mode through which funds are to be transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Email/ Mobile</li> <li>• Bank Account</li> <li>• Facebook</li> </ul> <p>The option Facebook will be pre-selected in this field. You can change the option selected as required.</p>
<b>Transfer To</b>	<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 <b>Transfer Via</b> field to <b>Email/Mobile</b>.</p>
<b>Currency</b>	Select the currency in which the amount is to be transferred.
<b>Amount</b>	Enter the amount to be transferred.

Field Name	Description
<b>Transfer From</b>	Select the account from which funds are to be transferred.
<b>Note</b>	Enter a narrative for the transaction, if required

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

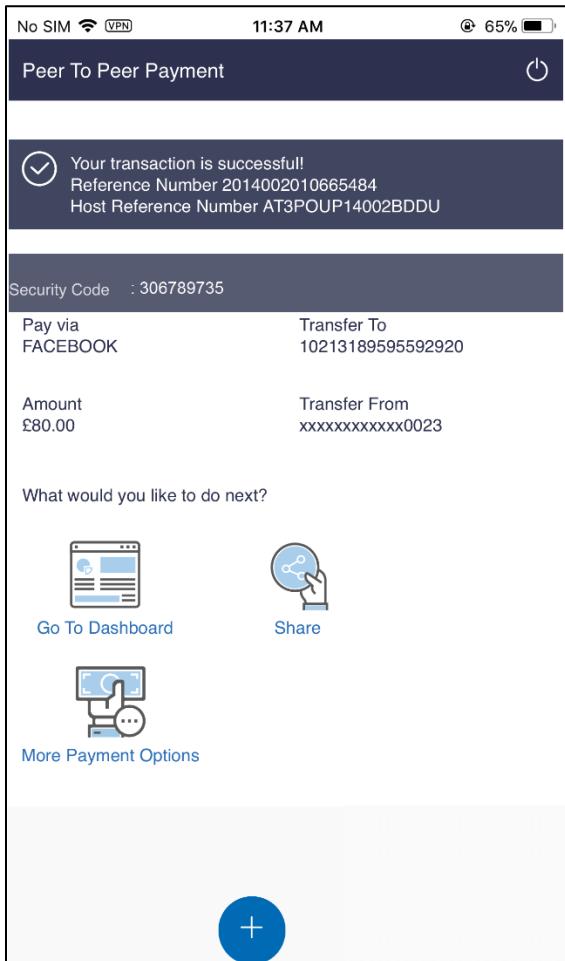
### Review screen



22. Click **Confirm** to confirm the payment.  
OR  
Click **Back** to return to the **Pay to Contacts** initiation screen.

23. The success message along with the security code, which is required to be communicated to the Facebook contact, appears.

### Success Message screen



24. 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

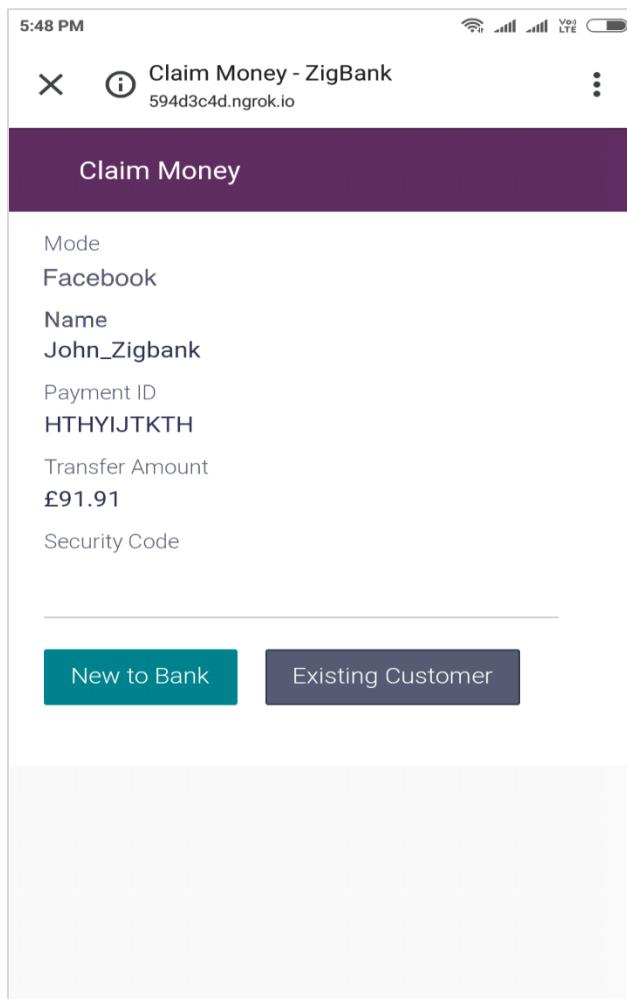
Once a peer to peer transfer has been made, the recipient of the transfer can claim the amount transferred by clicking on the link received through an email, SMS, Facebook message or Twitter message, as the case may be.

This section describes the flow by which a recipient of a peer to peer transfer can claim money when the transfer has been made to the recipient's Facebook account. In this case, the recipient can only claim money via the dynamic link and cannot claim money via the Claim Money option provided on the bank's portal page. When arriving at the claim money page via the dynamic link, the details pertaining to the recipient's Facebook ID along with the transfer amount will be prefilled. The user will be required to only enter the security code in order to proceed with the claim money flow.

### To claim money:

1. Click on the link received through Facebook Messenger.

### Dynamic Claim Money Screen - Facebook



## Field Description

Field Name	Description
<b>Mode</b>	The mode through which the funds have been transferred will be displayed. The user is not required to enter this value. In this case, the value will be <b>Facebook</b> .
<b>Name</b>	The Facebook ID of the recipient towards whom the funds have been transferred will be displayed.
<b>Payment ID</b>	Displays the payment ID.
<b>Transfer Amount</b>	Displays the amount transferred.
<b>Security Code</b>	<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>
<b>Sign In As</b>	<p>Select the relationship that you have with the bank, i.e. select the option <b>New to Bank</b> if you have no prior relationship with the bank, or select the option <b>Existing Customer</b> if you are an existing customer of the bank or have registered yourself previously as a peer to peer recipient.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• New to Bank</li> <li>• Existing Customer</li> </ul>
<hr/> <ol style="list-style-type: none"> <li>1. In the <b>Security Code</b> field, enter the security code as provided by the initiator of the peer to peer payment.</li> <li>2. Select an option between <b>New to Bank</b> and <b>Existing Customer</b>.</li> <li>3. For Further information on the Peer to Peer Claim Money flow refer the <b>Claim Money</b> section under the <b>Retail Peer to Peer Payments</b> user manual.</li> </ol> <p>OR</p> <p>Click <b>Back</b> to navigate to the previous screen.</p>	

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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.

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## **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 security code on this page and follow the steps displayed in order to claim the payment amount.

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