

# Oracle Banking Digital Experience

Retail Payments to Twitter Contacts User Manual  
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**ORACLE®**

Retail Payments to Twitter Contacts User Manual  
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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 19.2.0.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

<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 14.3.0.0.0	Oracle Banking Payments 14.3.0.0.0
<b>1</b>	<b>Pay to Contacts – Twitter</b>			
	(Place a Hold on the Source Account on Payment Initiation)	✓	✗	✓
	(Debit the Source Account on payment initiation)	✗	✗	✓
<b>2</b>	<b>Claim Money – Twitter</b>			
	New to Bank – Account Information - Internal Account	✓	✗	✓
	New to Bank – Account Information - External Account	✓	✗	✓
	Existing User – Account Information - Internal Account	✓	✗	✓
	Existing User – Account Information - External Account	✓	✗	✓

### 3. Payments to Twitter Contacts

This feature enables the user to initiate a payment to a Twitter handle by simply logging into Twitter and selecting the handle 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 Twitter from the list of transfer options provided. The system will display a screen on which the user is required to enter his/her Twitter login credentials. Once successfully logged in, the user is displayed a list of Twitter followers from which to choose. After selecting a follower, 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 private Twitter message on the Twitter Handle of the follower 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 Twitter follower so as to enable him/her to claim the amount paid.

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**Note:**

1) The system will list all of the Twitter Handles that are following the initiator's Twitter account. The user can also make a payment towards those Twitter Handles that are not following the user's Twitter account if they have enabled the option to receive direct messages from any Twitter Handles. This option is available under Twitter settings.

2) The limits defined for Peer to Peer transfers will be utilized for payments made to Twitter Handles.

3) On initiation of the payment, the source account of the initiator will get debited or a 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 Twitter.
- The beneficiary should also have a valid account on Twitter in order to claim the payment.

#### 3.1 Initiation of payment to a Twitter Handle

The steps involved in initiating a payment towards a Twitter handle are as follows.

**To transfer money to a Twitter Handle:**

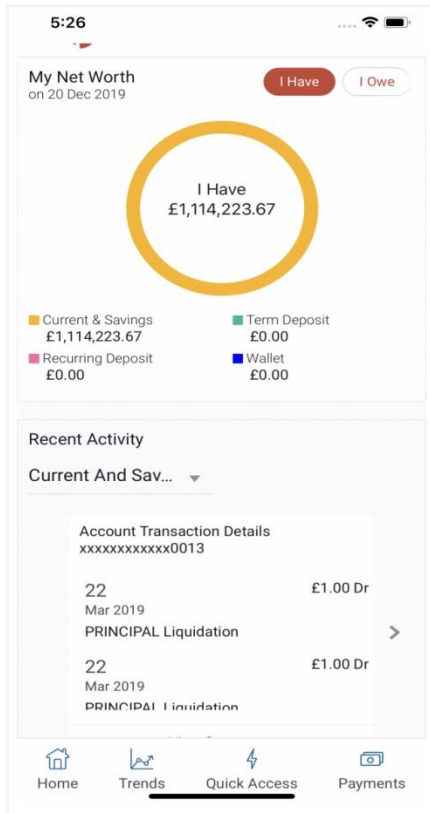
1. Launch the futura bank mobile application. The futura bank login page appears.
2. The user can login by entering the username and password or through an alternate login method, if defined.

### futura bank Login Screen

The screenshot displays the login interface for the futura bank. At the top, there is a navigation bar with a back arrow, the text 'Login', an information icon, and a red 'Login' button. Below this, the 'Username' field contains the text 'retailpmg'. The 'Password' field is masked with dots. A red 'Login' button is centered below the fields. Underneath the button are two links: 'Forgot Username' and 'Forgot Password'. A 'Quick Snapshot' section follows, featuring three icons: 'Scan To Pay' (a smartphone), 'Products' (a square with a red circle), and 'Claim Money' (a hand holding coins).

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.

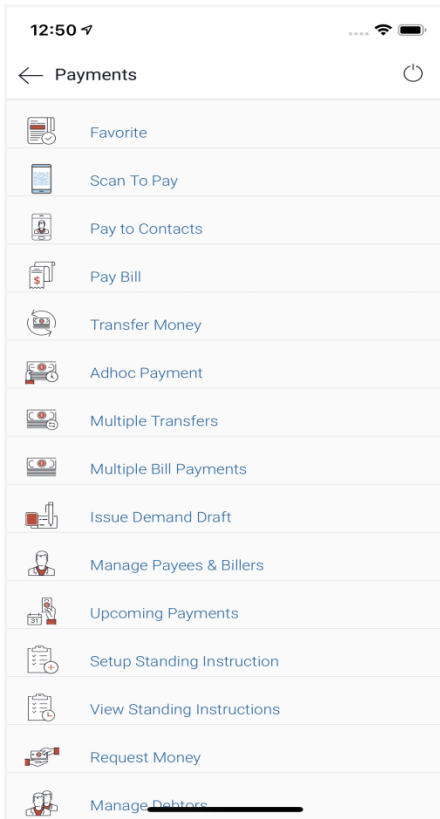
## Dashboard Screen



5. The following options appear:
  - Home
  - Trends
  - Quick Access
  - Payments
6. Click **Payments**. The payment options appear.



## Payment Options



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

## Pay to Contacts Screen

The screenshot shows a mobile application interface for transferring money. At the top, there is a back arrow and the title 'Transfer Money' with a refresh icon. Below this, the 'Transfer Type' section has three radio button options: 'Existing Payee', 'New Payee' (which is selected), and 'My Accounts'. Underneath, there are two more radio button options: 'My Accounts' and 'Between Wallets'. The 'Transfer Via' section is a dropdown menu currently set to 'Facebook'. The 'Transfer To' field is empty. The 'Amount' section shows 'GBP' with a dropdown arrow and a 'View Limits' link. The 'Transfer From' section shows 'xxxxxxxxxxxx0012 - Will' with a dropdown arrow. Below this, the current balance is displayed as 'Balance : £9,995.00'. There is a 'Note' field with a character count of '80 Characters Left'. At the bottom, there are two buttons: a red 'Transfer' button and a dark grey 'Cancel' button.

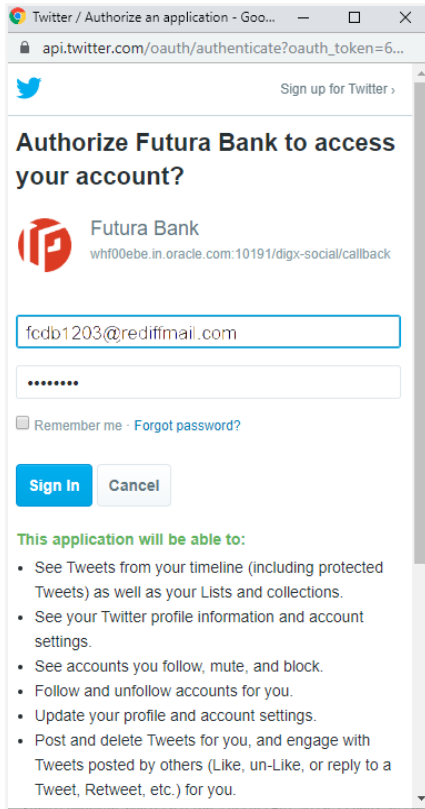
## Field Description

Field Name	Description
<b>Transfer Via</b>	Select the mode through which funds are to be transferred. The options are: <ul style="list-style-type: none"> <li>• Email/ Mobile</li> <li>• Bank Account</li> <li>• Facebook</li> <li>• Twitter</li> </ul>
<b>Transfer To</b>	The field in which you can specify the email ID or mobile number towards which funds are to be transferred in case the option <b>Email/Mobile</b> is selected in the Transfer Via field. In case the option <b>Facebook</b> is selected, the Facebook ID of the recipient will be displayed in this field once a Facebook contact is selected. In case the option <b>Twitter</b> is selected, the user will be able to navigate to the screen from where Twitter handle can be selected. Once a Twitter Handle is selected, it will be displayed in this field.

<b>Field Name</b>	<b>Description</b>
<b>Currency</b>	The field in which the transfer currency can be selected once a transfer type and contact is specified in the fields <b>Transfer Via</b> and <b>Transfer To</b> .
<b>Amount</b>	You can enter the amount to be transferred to the contact in this field once you have selected the transfer type and specified the contact towards whom the transfer is to be made in the <b>Transfer Via</b> and <b>Transfer To</b> fields.
<b>Transfer From</b>	The field from which you can select the source account from which the funds will be transferred towards the contact.
<b>Note</b>	Enter a note or remarks for the transfer.

- 
8. From the **Transfer Via** field, select the option **Twitter**. The Twitter login screen appears.  
Enter your login credentials in the provided fields.

## Twitter Login Screen

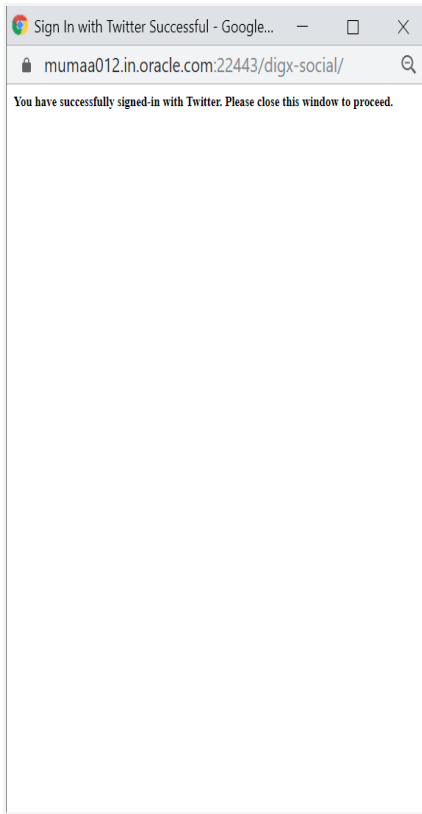


### Field Description

Field Name	Description
<b>Username or Email</b>	Enter the user name or email address you use to log into your Twitter account.
<b>Password</b>	Enter your Twitter login password.

9. In the **Username or Email** field, enter the User Name or email ID associated with your Twitter account.
  10. In the **Password** field, enter your Twitter login password.
  11. Click **Sign In** to log into your Twitter account.  
OR  
Click **Cancel** to cancel the operation and to return to the previous screen.  
OR  
Click **Close** to close the Twitter login screen and to return to the Pay to Contacts screen.
- A pop up window appears with the message stating that you have successfully logged into Twitter.

## Twitter Login Success Screen



12. Click **Close** to close the screen and to proceed with transferring funds to a Twitter handle. The **Pay to Contacts** screen appears with **Twitter** selected in the **Transfer Via** field.

## Pay to Contacts Screen – Post Twitter Login

The screenshot shows a mobile app interface for transferring money. At the top, there's a title bar with a back arrow and a refresh icon, labeled 'Transfer Money'. Below this, the 'Transfer Type' section has three radio buttons: 'Existing Payee', 'New Payee' (which is selected), and 'My Accounts'. There's also an option for 'Between Wallets'. The 'Transfer Via' dropdown menu is set to 'Twitter'. The 'Transfer To' field shows the name 'PankajSonaiya'. The 'Amount' section shows 'GBP' and '£100.00', with a 'View Limits' link. The 'Transfer From' dropdown shows 'xxxxxxxxxxxx0012 - Will' and a balance of '£9,995.00'. There's a 'Note' field with '80 Characters Left'. At the bottom, there are two buttons: a red 'Transfer' button and a dark grey 'Cancel' button.

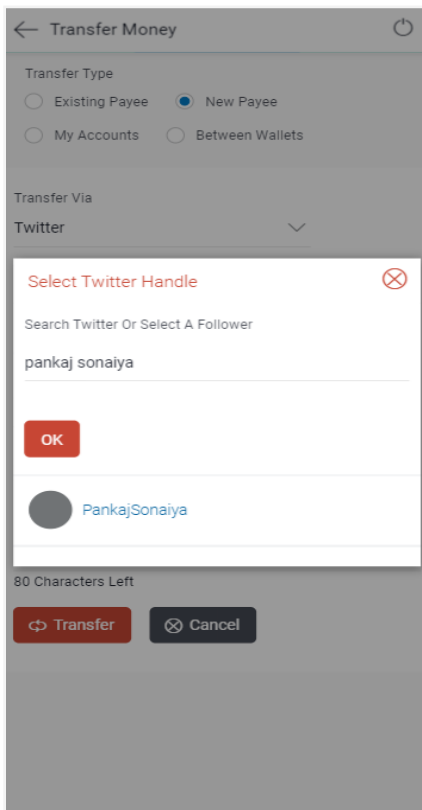
### Field Description

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> <li>• Twitter</li> </ul> <p>The value <b>Twitter</b> will be displayed in this field once you have successfully logged into twitter. You can change the selection as desired.</p>
<b>Transfer To</b>	<p>On having logged into Twitter, this field serves as a link by which you can access the pop up screen on which you can select the Twitter Handle towards which you wish to transfer funds.</p>

Field Name	Description
<b>Currency</b>	The field in which the transfer currency can be selected once a transfer type and contact is specified in the fields <b>Transfer Via</b> and <b>Transfer To</b> .
<b>Amount</b>	You can enter the amount to be transferred to the contact in this field once you have selected the transfer type and specified the contact towards whom the transfer is to be made in the <b>Transfer Via</b> and <b>Transfer To</b> fields.
<b>Transfer From</b>	The field from which you can select the source account from which the funds will be transferred towards the contact.
<b>Note</b>	Enter a note or remarks for the transfer.

- Click on the **Enter Twitter Handle** link under the **Transfer To** field.  
The **Select Twitter Handle** pop up window appears.

### Transfer via Twitter – Select Twitter Handle Screen



## Field Description

Field Name	Description
<b>Search Twitter or Select a Follower</b>	Enter the name of the contact or the name of the contact's twitter handle to search for the Twitter Handle towards which you wish to transfer funds.

14. Enter the name of the contact or the contact's Twitter handle in the **Search Twitter or Select a Follower** field to search for a Twitter handle and click **OK**.

The list of Twitter Handles that match the value entered in the **Search Twitter or Select a Follower** field appears.

Select a Twitter Handle towards which you wish to transfer funds.

The user is navigated to the Pay to Contacts screen with the selected Twitter Handle populated in the **Transfer Via** field.

Note: You can search for a Twitter Handle that is not following your Twitter account and can initiate a transfer towards the handle as long as that handle has enabled the option that allows the receipt of direct messages from any Twitter handle regardless of whether it is following it or not.

## Pay to Contacts Screen

The screenshot shows the 'Transfer Money' screen with the following details:

- Transfer Type:** Radio buttons for Existing Payee, New Payee (selected), My Accounts, and Between Wallets.
- Transfer Via:** A dropdown menu currently showing 'Twitter'.
- Transfer To:** The name 'PankajSonaiya' is displayed.
- Amount:** Currency is set to GBP and the amount is £100.00. A 'View Limits' link is visible.
- Transfer From:** A dropdown menu showing 'xxxxxxxxxxxx0012 - Will'.
- Balance:** The current balance is £9,995.00.
- Note:** A text input field for adding a note, with '80 Characters Left' indicated below it.
- Buttons:** A red 'Transfer' button and a grey 'Cancel' button are at the bottom.

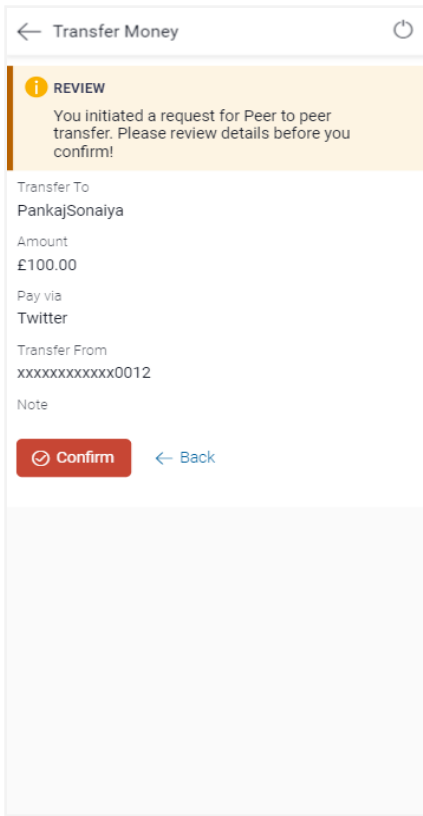


**Field Description**

<b>Field Name</b>	<b>Description</b>
<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> <li>• Twitter</li> </ul> <p>The option Twitter will be pre-selected in this field. You can change the selection as desired.</p>
<b>Transfer To</b>	The Twitter handle selected in the previous step will be displayed.
<b>Currency</b>	Select the currency in which the amount is to be transferred.
<b>Amount</b>	Enter the amount to be transferred.
<b>Transfer From</b>	Select the account from which funds are to be transferred.
<b>Note</b>	Enter a note or remarks for the transfer.

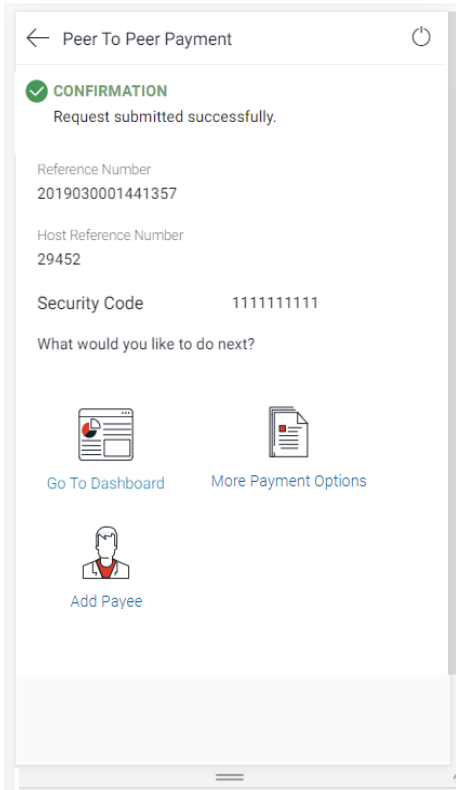
1. From the **Currency** list, select the currency in which the transfer is to be made.
2. In the **Amount** field, enter the amount that needs to be transferred to the **Twitter** contact.
3. From the **Transfer From** list, select an account from which the amount to be transferred is to be debited.
4. In the **Note** field, enter transaction remarks or comments for reference.
5. Click **Transfer** to initiate the payment.  
OR  
Click **Cancel** to cancel the transaction.
6. The **Review** screen appears.

## Review Screen



7. Verify the transfer details displayed on the screen and click **Confirm** to confirm the payment.  
OR  
Click **Back** to return to the **Pay to Contacts** initiation screen.
8. The success message along with the security code, which is required to be communicated to the Twitter contact, appears.

## Confirmation Screen



9. Click **Go to Dashboard** to navigate to the dashboard.  
OR  
Click **Share** to share the transfer details.  
OR  
Click **More Payment Options** to access other payment options.

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**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 Twitter contact so that he/she can claim the amount transferred.

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## 3.2 Claim Money – Dynamic URL

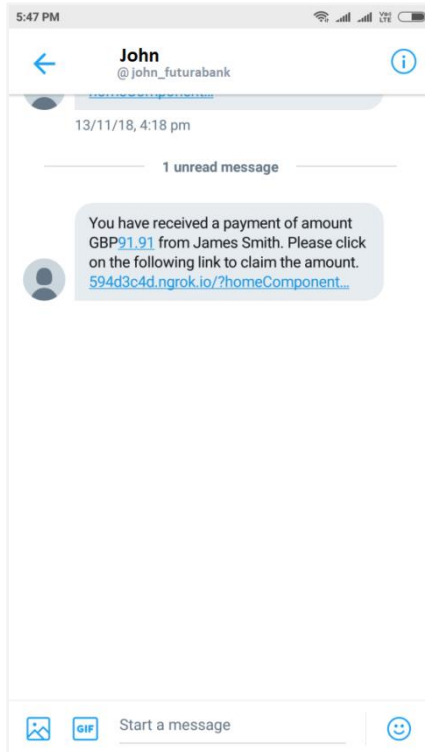
Once a peer to peer transfer has been made, the recipient of the transfer can claim the amount transferred by clicking on the link received through an email, SMS, Facebook message or Twitter message, as the case may be.

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 Twitter handle. 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 Twitter 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:

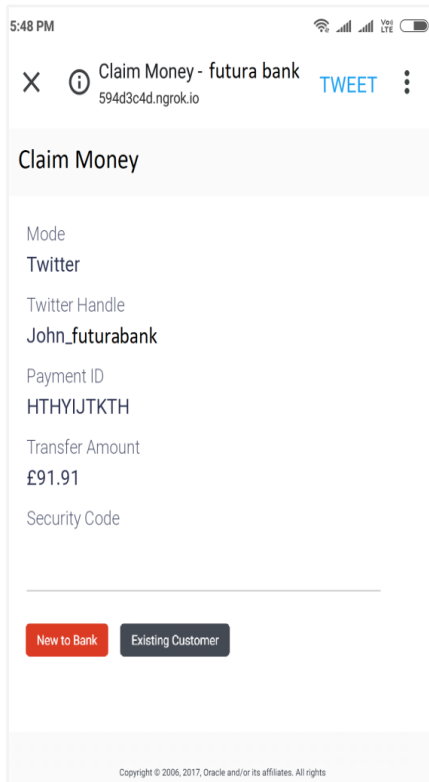
1. Click on the link received as part of the direct message sent to your Twitter account.

### Peer to Peer Payment alert received as a Twitter Direct Message



2. The **Claim Money** screen appears.

## Dynamic Claim Money Screen - Twitter



### 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>Twitter</b> .
<b>Twitter Handle</b>	The Twitter Handle of the recipient towards which the funds have been transferred will be displayed.
<b>Transfer Amount</b>	Displays the amount transferred.
<b>Security Code</b>	Enter the security code provided to you by the initiator of the peer to peer payment.  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.

Field Name	Description
<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>

3. In the **Security Code** field, enter the security code as provided by the initiator of the peer to peer payment.
4. Select an option between **New to Bank** and **Existing Customer**.  
 For Further information on the Peer to Peer Claim Money flow refer the **Claim Money** section under the **Retail Peer to Peer Payments** user manual.  
 OR  
 Click **Back** to navigate to the previous screen.

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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 futura bank user initiate a payment to a Twitter follower?

Any futura bank user who has an active Twitter account can initiate payments to their Twitter followers.

### 2. Can I initiate a payment to multiple Twitter followers in one go?

No. You can select only a single follower from the list as part of the payment transfer.

### 3. How will the beneficiary i.e. the Twitter follower claim the payment initiated by the sender?

On initiation of a payment by the sender, the beneficiary will receive a private message on his/her Twitter account. This message will contain a link, by clicking on which, the beneficiary will be re-directed to the futura bank Claim Money page. The beneficiary will need to enter the security code on this page and follow the steps provided in order to claim the payment amount.