# Oracle Banking Digital Experience

**Siri Payment and Account Balance Inquiry User Manual**
**Release 19.2.0.0.0**

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**ORACLE®**

Siri Payment and Account Balance Inquiry 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/

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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**

| | |
|---|---|
| **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 14.3.0.0.0 | Oracle Banking Payments 14.3.0.0.0 |
|---|---|---|---|---|
| 1 | Siri Payment to the maintained beneficiary (Internal) | ✔ | ✖ | ✔ |
| 2 | Siri Payment to the maintained beneficiary (Domestic - NEFT) | ✔ | ✖ | ✔ |
| 3 | Siri Payment to the maintained beneficiary (Domestic - RTGS) | ✔ | ✖ | ✔ |
| 4 | Siri Payment to the maintained beneficiary (Domestic - IMPS) | ✔ | ✖ | ✖ |
| 5 | Siri Payment to the maintained beneficiary (International) | ✖ | ✖ | ✔ |
| 6 | View Account Balance | ✔ | ✔ | **NH** |

# 3. Siri Payments

This feature harnesses Apple's voice command assistant, Siri, to enable users to initiate voice based payments to registered payees from their mobile devices. The user can, hence, simply use voice commands to launch Siri and transfer money to payees without having to physically access the banking application to make payments.

Siri payments can be made to existing payees across different payee categories. The match is based on the nickname of the payee maintained in the system.

The payment is authenticated with use of touch ID / Face ID as a passcode.

Note:

Siri cannot be used to pay multiple people at the same time.

Face ID as an option for Authentication will depend on the device support.

**Features Supported in Application**

- Payments to registered beneficiaries.

**Pre-Requisites**

- The user's mobile device needs to support software version of iOS 10 or a higher version.
- The user needs to provide Siri with the permission to access the bank application.
- The **application role** to which the user belongs is provided access to Payments as a transaction through touch point **Siri** by way of **Role Transaction Mapping**.
- The user must have a valid current or savings account with bank that is enabled for online banking.
- The user must have registered payees.
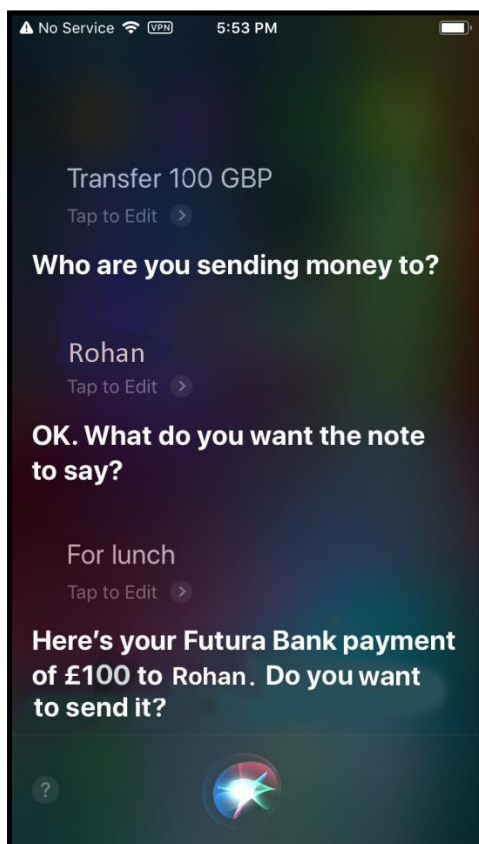
**To transfer money through Siri**

1. Launch Siri by holding the **home** button or by calling out 'Hey Siri' depending on the settings enabled on the device.
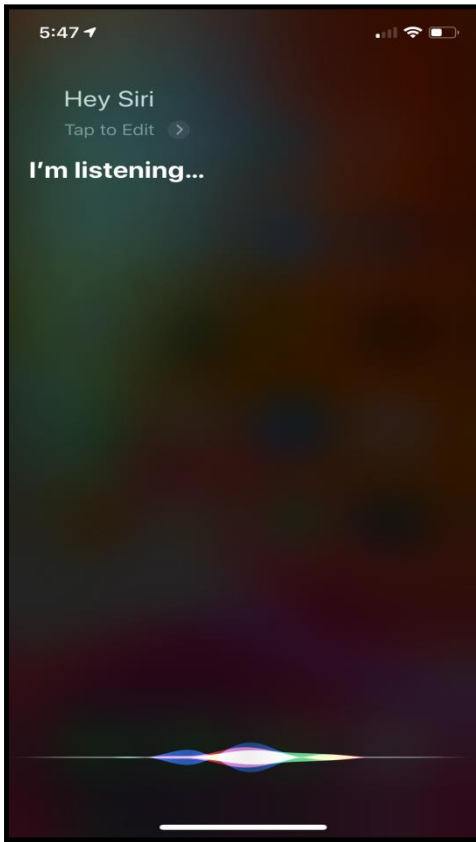
**Hey Siri Page**



2. Ask Siri to initiate the payment by specifying the details i.e. payee nick name, amount and remarks if any e.g. Hey Siri, pay John $59 for lunch.

**Payment Request to Siri page**



3. Siri displays the payment details as stated in the voice message and seeks the user's permission to complete the payment.

4. The user can click on 'Tap to Edit' if there are any changes required in the payment details such as amount or remarks.

5. The system displays the account number that will be debited as part of the transaction.

6. The user has an option to confirm the payment through voice command or by clicking 'Send'

   OR

   The user can cancel the transaction through voice command or by clicking on the 'Cancel' option.

**Payment Permission Request**
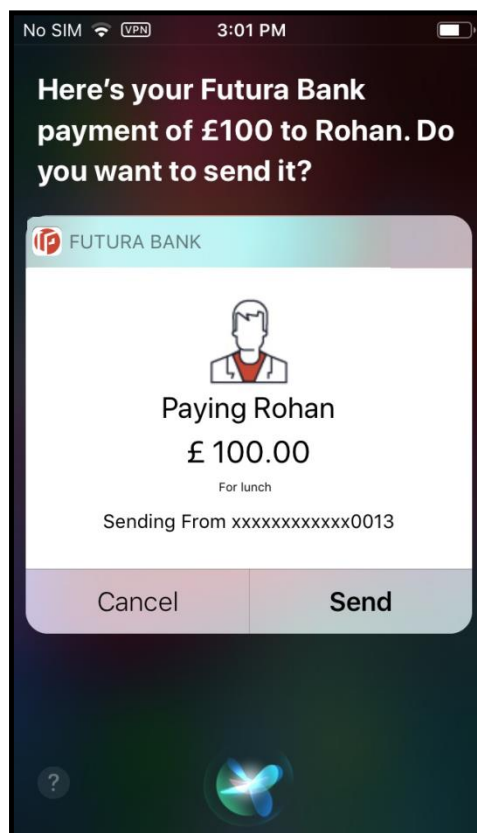


**Field Description**

| Field Name | Description |
| --- | --- |
| **Payee Name** | The nickname of the payee to whom the payment is being made is displayed. |
| **Amount** | The amount to be transferred along with the currency in which the transfer is taking place is displayed. |
| **Transfer From** | The source account, with account nickname (if defined), from which the funds will be transferred is displayed. |
| **Narration/Remarks** | Remarks, if defined, are displayed. |

7. On click of **Send**. The **Touch ID Authentication / Face ID Authentication** screen appears depending upon the alternate login option enabled.
   OR
   If you say **"Cancel"** or click on the **Cancel** option, Siri will cancel the payment transaction.

**Touch ID Authentication**

8.  To authenticate the payment, scan your fingerprint so as to confirm your identify with a single touch.

9.  The success message appears along with transaction reference number of the payment transaction.
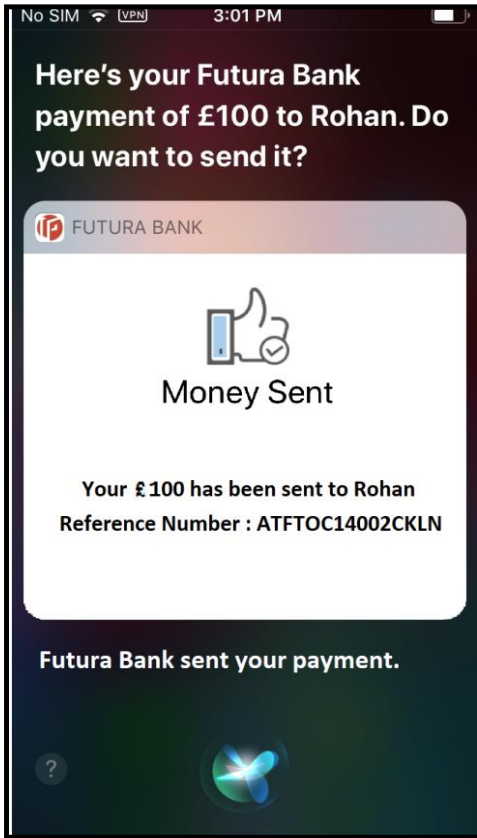
**Success Message**

# 4. View Account Balance

In addition to using Siri to initiate voice based payments on their mobile devices, users can also use Apple's voice command assistant to perform balance inquiries on any mapped account.

**Note:** Siri cannot be used to fetch account balance of multiple account types in one go.

**Features Supported In the Application**

- Balance inquiry of accounts i.e. Savings, Current, Mortgage Accounts and Credit Cards.

**Pre-Requisites**

- The user's mobile device needs to support software version iOS 11 or any higher version.

- The user needs to provide Siri with the permission to access the bank application.

- The **application role** to which the user belongs is provided access to Account Balance Inquiry as a transaction through touch point **Siri** by way of **Role Transaction Mapping**.

- The user must have a valid account with bank that is enabled for online banking.

**To initiate an account balance inquiry through Siri:**

1. Launch Siri by holding the **home** button or by calling out 'Hey Siri' depending on the settings enabled on the device.

**Hey Siri Page**
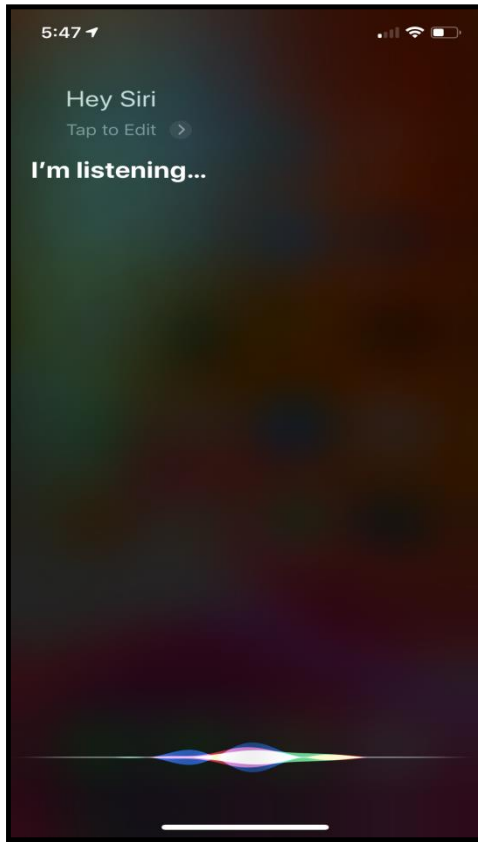


2. Initiate an account balance inquiry via voice command by specifying the required command words as well as the account type of which you want to enquire balance e.g. Hey Siri, what is my account balance in my Savings account?

3. The user will be asked to authenticate his/her identity through Touch ID / Face ID.
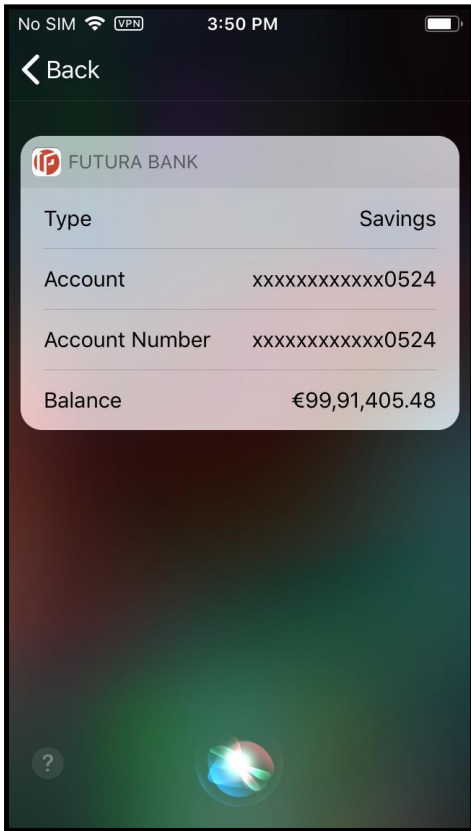
**Touch ID Authentication**
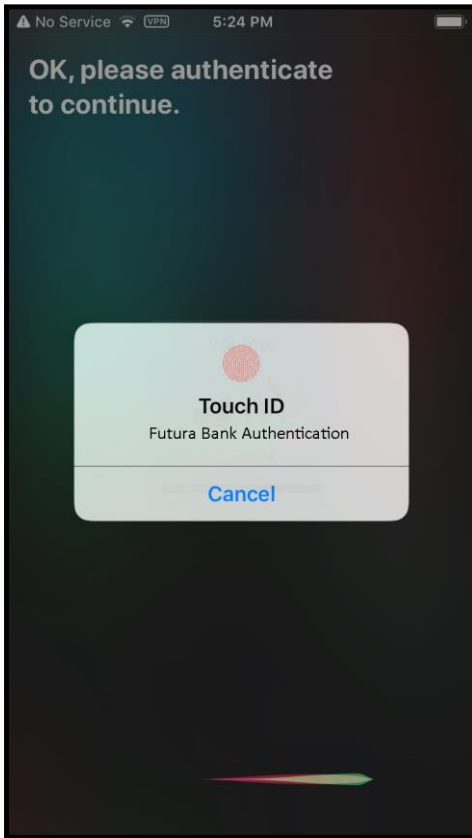


4. Scan your fingerprint so as to confirm your identify with a single touch.

5. The system will display the account balance(s) of all the accounts of the inquired account type.
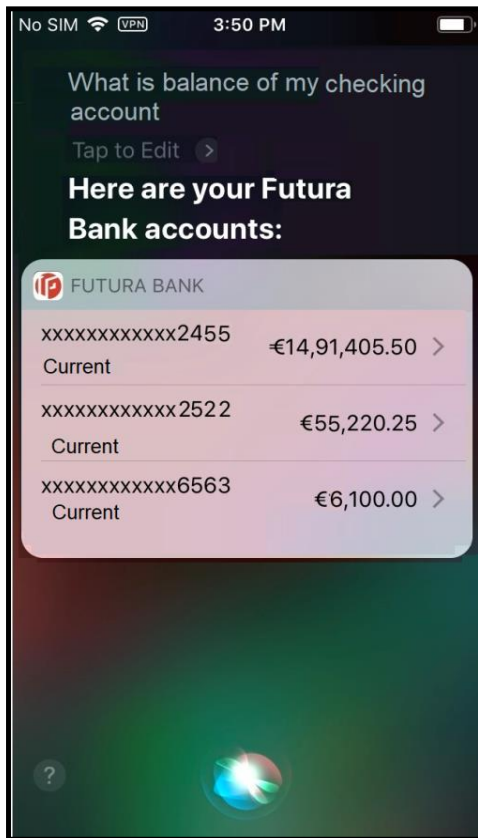
**Savings Account Balance screen**
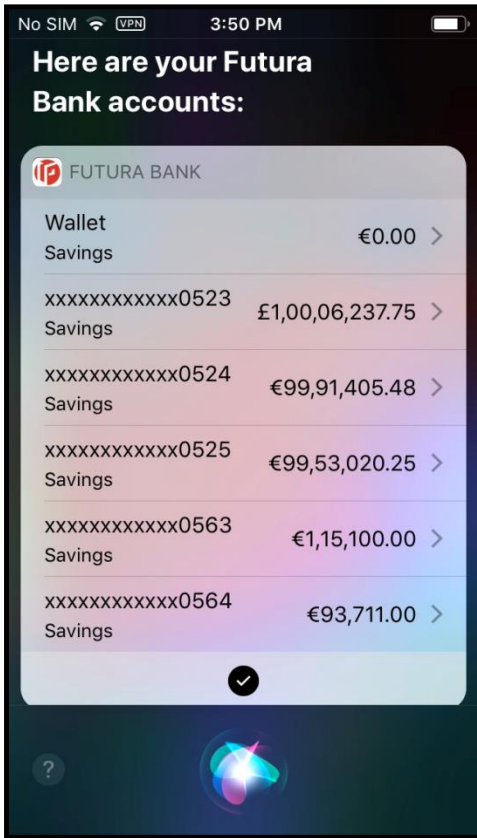


6. Click > to view the details of the selected account.
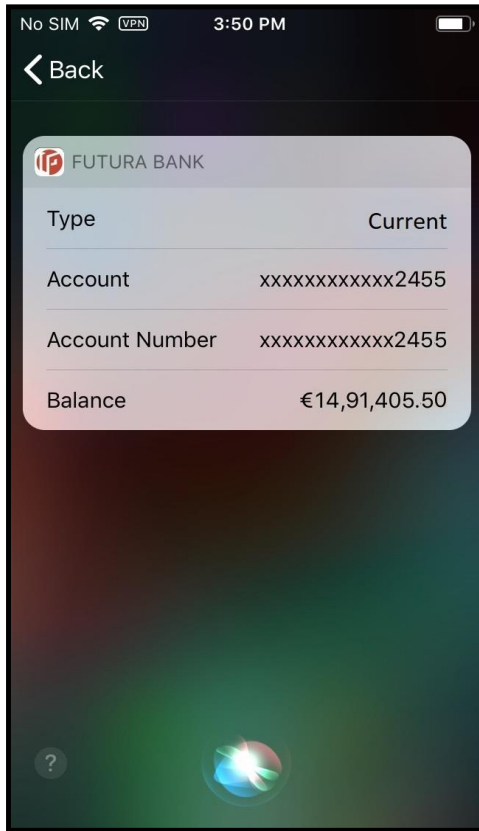
**Savings Account Balance Details screen**
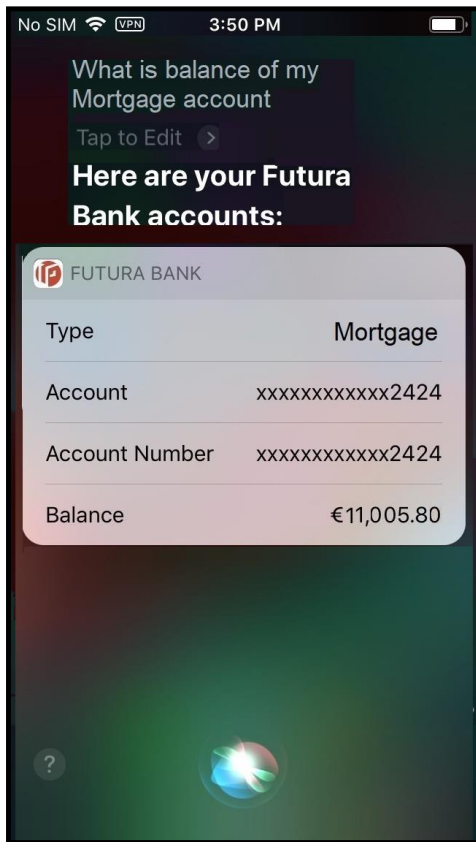
**Checking/Current Account Balance screen**



7. Click > to view the balance details in selected account.

**Checking/Current Account Balance Details screen**

**Mortgage Account Balance screen**

# FAQs

1. **Does Siri allow the user to change the debit account in case of balance insufficiency or if the account is in a status which restricts the payment?**

   No, Siri will always default the same account number and the user cannot edit the account from which the payment can be made.

2. **Will the system consider the limits maintained in the system as part of the transaction?**

   Yes. The system will refer to the limits defined for the transaction i.e. if the payee resolved is of type 'Domestic' then the domestic payment limits will be referred to and in case of internal payee, the limits defined for internal payment will be considered.

3. **What happens if there is a limit breach as part of the transaction?**

   Siri displays an error message, if the fund transfer amount is not within the specified limits range (minimum and maximum amount).

4. **What happens if payee nickname does not match with the maintained payees?**

   If the payee nickname stated by the user does not match any of the existing registered payee nicknames, then a standard response message will be generated by Siri and the

user will be provided with the option to change payee name by clicking the 'Tap to Edit' option to re-initiate a payment.

5. **What if the user does not specify the currency while initiating a Siri payment?**

   If the currency for the transaction is not specified by the user, then the system by default will pick the transaction currency from the locale.

   Home