

Merchant Payments User Manual  
Oracle Banking Digital Experience  
Patchset Release 21.1.5.0.0

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**ORACLE®**

Merchant Payments 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 Patchset Release 21.1.5.0.0, 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.

<b>Sr.No</b>	<b>Transaction / Function Name</b>	<b>Oracle FLEXCUBE Core Banking 11.10.0.0.0</b>	<b>Oracle Banking Payments 14.6.0.0.0</b>
1	External Payments Interface	✓	✓

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## 3. Merchant Payments

A merchant account is a type of bank account that enables businesses to accept payments in multiple ways, typically using debit or credit cards. A merchant account is established under an agreement between an acceptor and a merchant acquiring bank for the settlement of payments.

Merchant Onboarding facilitates the system administrator to set up and maintain merchants using the channel-banking platform. This, in turn, enables the users to initiate merchant based payments using the channel banking facility.

**Merchant Management:** Enables the administrator to create and maintain merchant details.

For more information on merchant management, refer 'Merchant Management' section of **User Manual Oracle Banking Digital Experience Core**.

**External Payments Interface:** Provides facility for interfacing with merchant sites and initiate a payment towards a merchant.

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## 4. External Payments Interface

The application supports the facility to interface with third party systems. Through the support of external payment interfaces, the bank's customers can make purchases from merchant sites by using their bank accounts. External Payments Interface (EPI) provides the facility of interfacing with merchant sites. A transaction through EPI is performed as follows:

- A customer logs on to the merchant site. This could be an online shopping site, online travel booking or any other site where the customer is required to initiate a payment towards a merchant.
- The customer reaches the page on the merchant's site wherein he is required to select a mode of payment. The customer selects the mode of payment as bank account and selects the bank.
- The customer is redirected to the bank's internet banking URL wherein he is required to enter his login credentials.
- On successful verification of the customer's login credentials, the screen on which the customer can verify the defaulted account number and confirm the transaction appears.
- If no account number is defaulted, the customer can select the account from which the funds are to be debited and can then proceed to confirm the transaction.
- The customer is redirected to the merchant site on which the status of the transaction is displayed.

### **Prerequisites:**

- Transaction access is provided to business user
- CASA accounts are maintained in the host system under a party ID mapped to the user
- Merchants are maintained within OBDX

### **How to reach here:**

*Merchant Site URL > External Payments Interface*

## To perform a transaction through EPI:

1. Login to the Merchant URL. The merchant details screen appears.

**Note:** The following 'Merchant Details' screen is a dummy merchant screen and the fields indicate the parameters to be received by the Bank portal from the Merchant portal.

### Merchant Details

Field Name	Value
Merchant Code	Amazon-India
Success static URL Flag	yes
Failure Static URL Flag	yes
User Account Number	
Merchant Reference Number	AMZINDI
Transaction Amount	349
Service Charges	10
Checksum Value	0
Base URL	dlpx
Default URL	v1
Additional Detail One	
Additional Detail Two	
Additional Detail Three	
Entity	OBDXBUS6

### Field Description

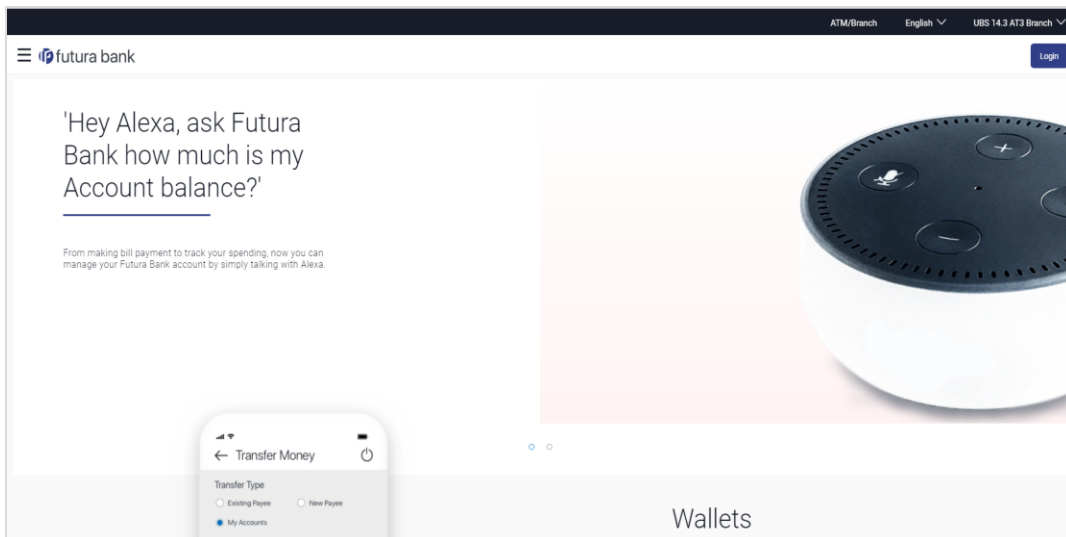
Field Name	Description
<b>Merchant Code</b>	The unique key assigned to a specific merchant by the bank.
<b>Success Static URL Flag</b>	Whether the flag of URL for sending the static response for a successful transaction is checked or not.
<b>Failure Static URL Flag</b>	Whether the flag of URL for sending the static response for unsuccessful transaction is checked or not.
<b>User Account Number</b>	The user's account number from which amount is to be debited.
<b>Merchant Reference Number</b>	The reference number that is passed from the merchant site.
<b>Transaction Amount</b>	The amount to be paid to the merchant.
<b>Service Charges</b>	Displays the service charge amount to be debited, if any.
<b>Checksum Value</b>	Specify the checksum value.



Field Name	Description
<b>Base URL</b>	Base URL of an application to be passed on.
<b>Default URL</b>	Default version of an application to be passed on.
<b>Additional Detail1, 2, 3</b>	Specify additional details if any.
<b>Entity</b>	Entity to which the merchant belongs to be passed on.

2. In the **Merchant Code** field, enter the ID of the merchant.
3. In the **User Account Number** field, select the account number of the user that is to be debited (The user needs to mandatorily select the account number, only if '**Default customer's debit account number** as request parameter' check box is not selected by bank administrator in the 'Merchant Maintenance' screen).
4. Enter the other relevant merchant details.
5. Click **Submit**. The user will be redirected to the bank portal from the merchant site.

### Bank Portal



6. Enter your login credentials. Click **Login**.  
The External Payments Interface – Complete Payment screen appears.

## External Payments Interface – Complete Payment

The screenshot shows the 'Complete Payment' screen in the Futura Bank interface. On the left, there is a form with the following fields: 'Account' (displaying 'xxxxxxxxxx0302') and 'Amount' (displaying '£120.00'). Below these fields is a blue 'Pay' button. On the right, there is a promotional box titled 'What are the benefits?' featuring a gift icon and text: 'No more waiting in queues, issuing cheques or late payment hassles. Consolidated view of all billers and payment history. Make all payments and recharges at one place Get SMS Alerts for bill presentments, payments etc. Avail of automatic payments by setting a standing instruction upto a defined amount threshold or schedule payments at a later date.'

### Field Description

Field Name	Description
<b>Account</b>	The account from which the amount is to be transferred.  Account number gets defaulted if user has only one CASA or Default customer's debit account number as request parameter flag is set as 'Yes' by the selected merchant.  Otherwise, user gets an option to select an account number from which the amount needs to be debited.
<b>Amount</b>	The payment amount to be transferred from the account is displayed as a read only field.

7. Click **Pay**.
8. The **Review** screen appears. Verify the details and click **Confirm**. The details submitted by the user will be updated in the host system.  
The success message appears along with the reference number.

### FAQs

#### 1. Can I change the transaction amount?

No, you cannot change the transaction amount; it is fetched from the merchant URL to indicate the amount that will be debited from your account.

#### 2. Can I go back to the merchant URL?

No, you cannot go back to merchant URL. You have to cancel the transaction and reinitiate the transaction for the same.

**3. What will be the transaction currency?**

The transaction currency will be the currency as defined by and received from the Merchant's site.

**4. Can I select any account number out of the multiple accounts mapped to me, for the purpose of making the payment?**

Yes, you can select any account number from multiple accounts mapped to you, only if the flag for defaulting the customer's account is set as 'No' in the merchant maintenance screen.

**5. What happens if the transaction amount is less than set Transaction Limit?**

If the transaction amount is less than the minimum limit or more than the maximum transaction limit set by the Bank, the user will not be able to initiate the transaction.

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