

Scan to Pay User Manual
Oracle Banking Digital Experience
Release 21.1.0.0.0

Part No. F40800-01

May 2021

ORACLE®

Scan to Pay User Manual

May 2021

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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 21.1.0.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

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 11.8.0.0.0	Oracle Banking Payments 14.4.0.0.0
1	Scan to Pay - Internal Payment	✓	✓

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3. Scan to Pay

The Scan to Pay feature enables users to initiate payments towards merchants by simply scanning the merchant's QR code using their mobile device. The user is, hence, not required to know the merchant's account and bank information and can make payments towards any merchant that has a QR code generated by the bank, in a manner that is simple, fast and secure.

This feature is available to users that have accounts with the same bank as that of the Merchant.

On scanning the QR code, the system displays the name of the Merchant. The user has to simply select the CASA account or wallet from which funds are to be transferred, enter the amount to be transferred and specify remarks, if required, to complete the transaction.

Note:

- This option is available to users on the pre-login page as well as post login within the payments option.
 - Only internal payments can be made using QR code i.e. the merchant's account which is to be credited with the funds and the user's account to which is to be debited should belong to the same bank within the same country.
-

Pre-Requisites

- The merchant to whom the payment is to be made has a QR code generated by the bank.
- The **application role** to which the user belongs is provided access to transaction QR Payments through touch point **Mobile App** by way of **Role Transaction Mapping**.
- The user must have a valid current or savings account with the bank that is enabled for online banking.

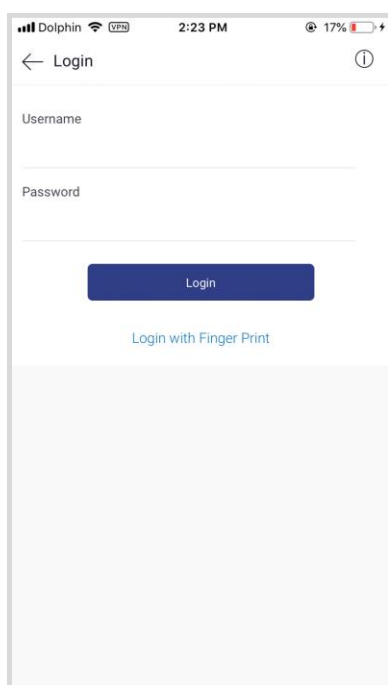
3.1 Touch Points for Scan to Pay

The **Scan to Pay** feature is available to the users on the pre-login page of the futura bank application, as well as post login under **Payments**. The following sections identify the steps involved in accessing this feature from the pre-login screen as well as post login from under the Payments module.

3.1.1 Pre-Login Access

1. Launch the **futura bank App**. The **futura bank** pre-login screen appears.

futura bank pre-login page



2. Click the **Scan to Pay** option on the pre-login page.
3. The user will be asked to login with credentials.
4. In the **Username** field, enter the user ID.
5. In the **Password** field, enter the password.

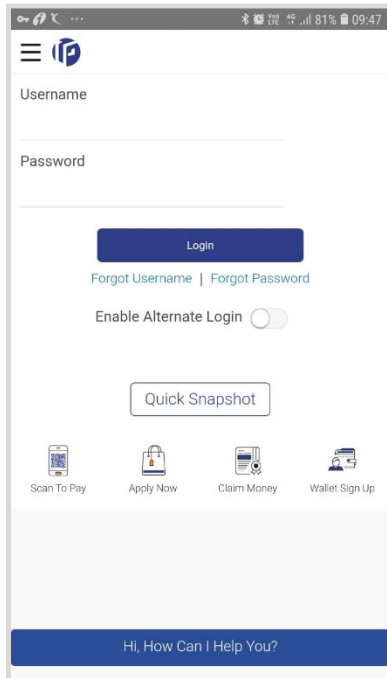
Note: User can login to the Futura Bank application using Touch ID recognition.

6. On successful authentication, the mobile device's camera is launched with defined scan area to scan the QR code.
7. There will be an additional option to adjust flash on this screen so that if there is an issue with light, the user can enable flash and then scan the QR code.
8. The user will scan the QR code within the defined area and on successful scan, the user will be navigated to the screen from which he/she can complete the payment transaction.

3.1.2 Post Login Access

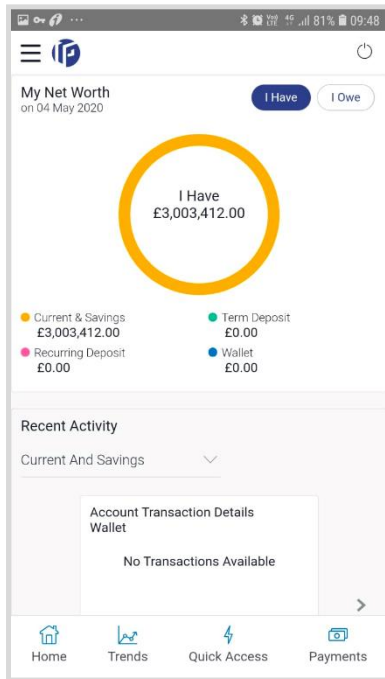
1. Launch the **futura bank App**. The **futura bank** pre-login screen appears.

futura bank home page



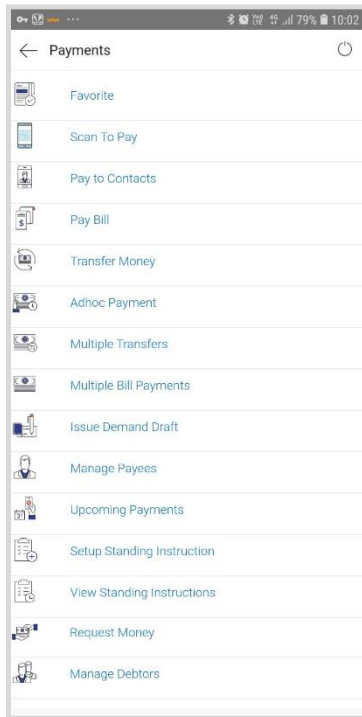
2. The user will be asked to login with credentials.
3. In the **Username** field, enter the user ID.
4. In the **Password** field, enter the password.
5. Click **Login**. The dashboard screen appears.

Dashboard screen-



6. Click on the **Payments**  icon. The **Payments** menu screen appears with all the payments options displayed.

Payment Options



7. Click option **Scan to Pay**.
8. The mobile device camera is launched with defined scan area to scan the QR code.
9. There will be an additional option to adjust flash on this screen so that if there is an issue with light, the user can enable flash and then scan the QR code.
10. The user will scan the QR code within the defined area and on successful scan, the user will be navigated to the screen from which he/she can complete the payment transaction.

3.2 Scan to Pay Flow

This section documents the steps involved in making a merchant payment through the **Scan to Pay** feature. The steps involved are the same regardless of whether the user has launched the Scan to Pay option from the pre-login page or from under Payments after logging into the futura bank application.

Merchant QR code



1. Scan the QR code within the defined dimensions.

Scanned Merchant QR code



2. The system displays the merchant details on successful scanning of the QR code so that the user can confirm that the payment being made is to the intended merchant. The **Scan to Pay** screen appears.

Scan to Pay screen

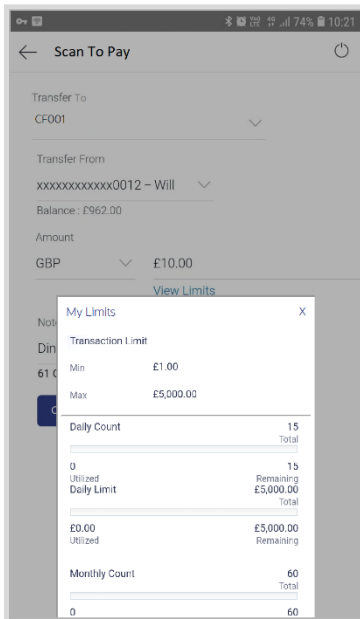
The screenshot shows a mobile application interface for a 'Scan To Pay' transaction. At the top, there's a status bar with battery at 74% and time 10:21. The app title is 'Scan To Pay'. Below the title, there are several input fields: 'Transfer To' with the value 'CF001', 'Transfer From' with the value 'xxxxxxxxxxxx0012 - Will', 'Balance' showing 'E962.00', and 'Amount' set to 'GBP' with a value of '£10.00'. A 'View Limits' link is positioned below the amount field. The 'Note' field contains the text 'Dinner contribution' and indicates '61 Characters Left'. At the bottom, there are two buttons: 'Confirm' and 'Cancel'.

Field Description

Field Name	Description
Transfer To	The system displays the name of the merchant to whom the payment is to be made after having successfully scanned the merchant's QR code.
Transfer From	Select the source account or wallet from which the funds are to be transferred.
Balance	The available balance in the selected account appears below the Transfer From field once a source account is selected.
Currency	The currency in which the transfer will take place is displayed. Since only internal transfers are supported through Scan to Pay, the merchant's account currency is defaulted in this field.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits applicable to the user.
Notes	Specify remarks, if any, for the transaction. This is an optional field.

- From the **Transfer From** list, select an account or wallet from which the payment needs to be made to the merchant.
- In the **Amount** field, enter the amount that needs to be transferred to the merchant.
- The user can view the limits applicable for the specific transaction, in order to check the available and utilized limits.

View Limits screen



6. In the **Notes** field, enter transaction remarks/comments for reference, if any.

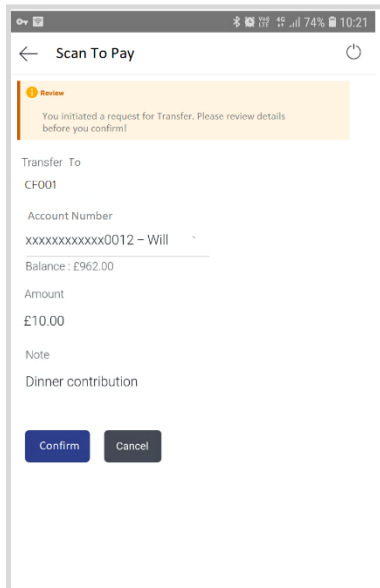
7. Click **Confirm** to initiate the payment.

The **Review** screen appears.

OR

Click **Cancel** to cancel the transaction.

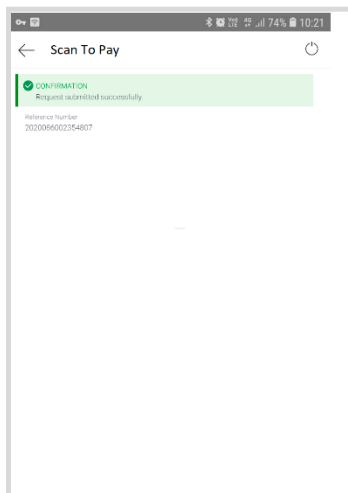
Review screen



8. Click **Confirm** to confirm the payment.

9. The success message appears along with the transaction reference number.

Success Message screen



FAQs

1. Can I use the Scan to Pay feature to initiate a payment to a merchant who is not onboarded on futura bank as a Merchant?

No. You can initiate a payment through this mode only if the merchant has been onboarded on futura bank and a QR code has been generated for the merchant by the bank.

2. Why am I not able to scan a particular merchant's QR code?

This can be due to scenarios such as the QR code being scanned is not generated by futura bank or the QR code was not scanned within the defined scan area etc.

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