

SMS and Missed Call Banking User Manual  
Oracle Banking Digital Experience  
Patchset Release 22.2.4.0.0

Part No. F72987-01

June 2024

**ORACLE®**

SMS and Missed Call Banking User Manual

June 2024

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/](http://www.oracle.com/financialservices/)

Copyright © 2006, 2024, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

---

## Table of Contents

<b>1. Preface .....</b>	<b>1-1</b>
1.1 Intended Audience.....	1-1
1.2 Documentation Accessibility.....	1-1
1.3 Access to Oracle Support.....	1-1
1.4 Structure .....	1-1
1.5 Related Information Sources.....	1-1
<b>2. Transaction Host Integration Matrix .....</b>	<b>2-1</b>
<b>3. Introduction .....</b>	<b>3-1</b>
<b>4. SMS Banking.....</b>	<b>4-1</b>
4.1 SMS Banking Registration.....	4-1
4.2 Account Balance Inquiry.....	4-2
4.3 Account Statement Request.....	4-4
4.4 Inquiry of last 5 transactions.....	4-5
4.5 Request Cheque Book .....	4-6
4.6 Stop Cheque Request .....	4-7
4.7 Cheque Status Inquiry .....	4-8
4.8 Deposit Inquiry.....	4-9
4.9 Help.....	4-10
4.10 Primary Account Inquiry .....	4-11
4.11 Primary Account Update.....	4-12
<b>5. Missed Call Banking.....</b>	<b>5-1</b>
5.1 Account Balance Inquiry.....	5-2
5.2 Inquiry of Last 5 Transactions .....	5-3
5.3 Account Statement Request.....	5-4
5.4 Primary Account Inquiry .....	5-5

---

# 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 22.2.4.0.0, 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 FLEXCUBE Universal Banking 14.7.4.0.0</b>
1	SMS Banking Registration	NH	NH
2	Account Balance Inquiry	✓	✓
3	Account Statement Request	✓	✓
4	Last 5 Transactions Inquiry	✓	✓
5	Request Cheque Book	✓	✗
6	Stop Cheque Request	✓	✓
7	Cheque Status Inquiry	✓	✓
8	Deposit Inquiry	✓	✓
9	Disable Account Access	NH	NH
10	Help	NH	NH
11	Primary Account Number Update	NH	NH
12	Primary Account Number Inquiry	NH	NH

[Home](#)

---

## 3. Introduction

SMS and Missed call banking gives the account holder the control to manage his/her account.

The account holder has to register his mobile number with the bank to subscribe for SMS and Missed Call Banking. SMS banking allows the account holder to perform non-financial transactions and inquiries. Banks will define the syntax containing short code i.e. keywords and data attribute(s) (if required) for each of the identified transactions for SMS banking support.

For Missed call banking, banks will define the contact numbers unique to transaction/events. Through SMS banking, the customer can perform inquiries as well as non-financial transactions.

The following transactions are supported through SMS Banking

- SMS Banking Registration
- Account Balance Inquiry
- Account Statement Request
- Inquiry of last 5 transactions
- Request Cheque Book
- Stop Cheque Request
- Cheque Status Inquiry
- Deposit Inquiry
- Help to get list of supported banking requests
- Definition/Modification of Primary Account Number
- Inquiry of Primary Account Number

The following transactions are supported through Missed Call Banking:

- Account Balance Inquiry
- Account Statement Request
- Inquiry of last 5 transactions
- Primary Account Inquiry

[Home](#)

---

## 4. SMS Banking

### 4.1 SMS Banking Registration

You should be able register yourself for SMS Banking facility by sending a SMS in the specified format as defined by the bank. If there is a PIN mandatorily required for registration, then it needs to be defined as part of the message.

The response will contain the success message for SMS banking registration.

**Note:** You can also register for SMS Banking by logging into Internet Banking and defining the PIN

#### Sample Message Format

BNKREGN <PIN> <CUSTOMER ID>

#### Sample Message Request

BNKREGN 5678 001210

```
curl --location 'http://<MS HOST/PORT>/digx-infra/smsbanking/v1/smsbanking' --header 'Content-Type: application/x-www-form-urlencoded' --data-urlencode 'smsBankingType=S' --data-urlencode 'fldmobno=9876543219' --data-urlencode 'fldsmstext=BNKREGN 5678 001210' --data-urlencode 'homeEntity=OBDX_BU' --data-urlencode 'locale=en' --data-urlencode 'url=http://<MS HOST/PORT>' --data-urlencode 'domainDeployment=true'
```

Below simulator UI is for refence only and not available

Above cURLs requests should be constructed as per sample messages given below



## 4.2 Account Balance Inquiry

You can inquire balance in the account by sending a SMS to the bank in a specified format for a specific account. You can know the balance of accounts that are mapped to you.

The balance that is received as a response is the available balance in the specified account.

In case if the keyword specified by the customer or account details are not correct, an appropriate error message will be sent as a response.

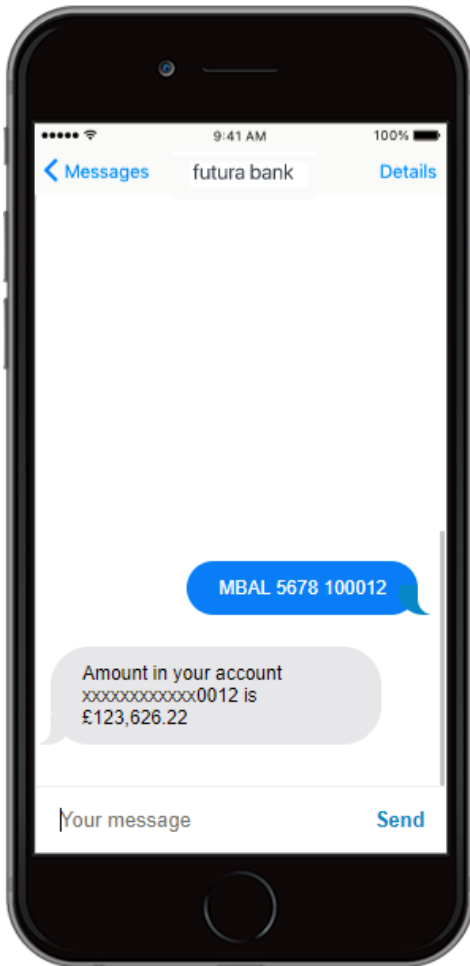
### **Sample Message Format**

MBAL <PIN> <AccNumber>

### **Sample Message Request**

MBAL 1234 AT30012100012





## 4.3 Account Statement Request

You can raise a request for an Account Statement for CASA Account through SMS Banking. You will need to specify the period i.e. From month and year and To month and year. The response will contain the confirmation of request for Account Statement for CASA Account

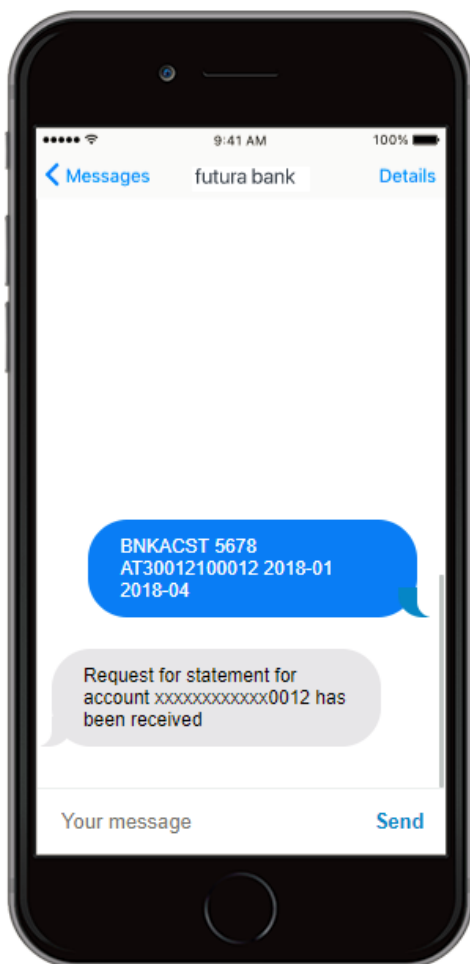
In case if the keyword specified by the customer or account details are not correct, an appropriate error message will be sent as a response.

### Sample Message Format

BANKACST <PIN> <AccNumber> <YYYY-MM> <YYYY-MM>

### Sample Message Request

BANKACST 5678 AT30012100012 2018-01 2018-04



## 4.4 Inquiry of last 5 transactions

You can inquire the last five transactions in the account by sending a SMS to the bank in a specified format for a specific account.

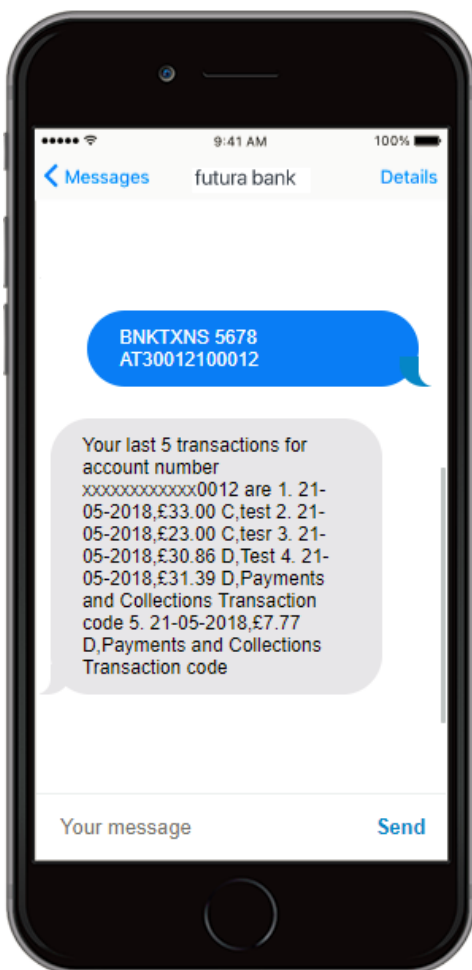
You can inquire the transactions only for those accounts that are mapped to the user. The transactions received as a response will be the last five transactions in a specified account.

### Sample Message Format

BNKTXNS <PIN> <AccNumber>

### Sample Message Request

BNKTXNS 5678 AT30012100012



## 4.5 Request Cheque Book

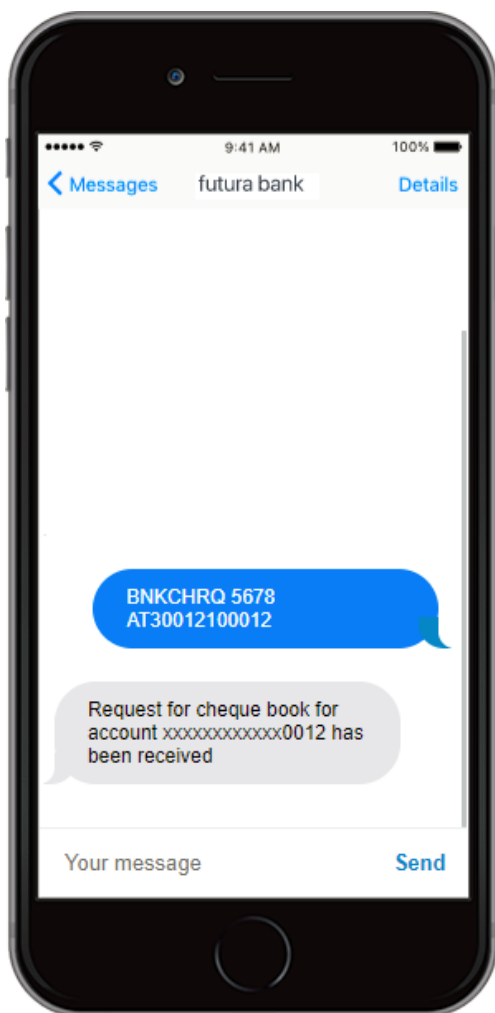
You can initiate a request for a new cheque book by sending a SMS to the bank in a specified format for a specific account. A request will be taken by the bank to dispatch the cheque book. Cheque book type along with no. of leaves will be defined as a configuration in the system and basis that the cheque book will be dispatched

### Sample Message Format

BNKCHRQ <PIN> <ACCTNUMBER>

### Sample Message Request

BNKCHRQ 5678 AT30012100012



## 4.6 Stop Cheque Request

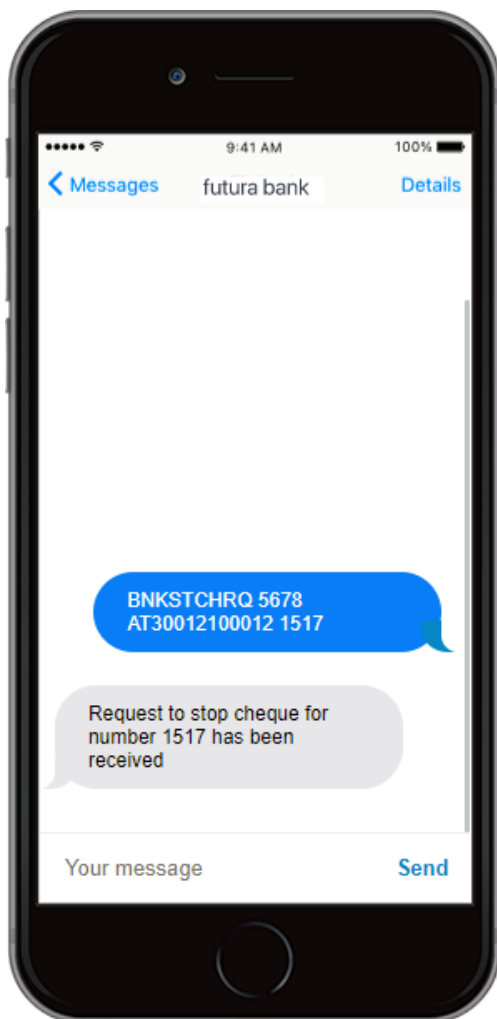
You can initiate a request to stop the cheque by sending the SMS to the bank in a specified format for a specific account.

### Sample Message Format

BNKSTCHRQ <PIN> <ACCTNUMBER> <CHEQUENUMBER>

### Sample Message Request

BNKSTCHRQ 5678 AT30012100012 00017



## 4.7 Cheque Status Inquiry

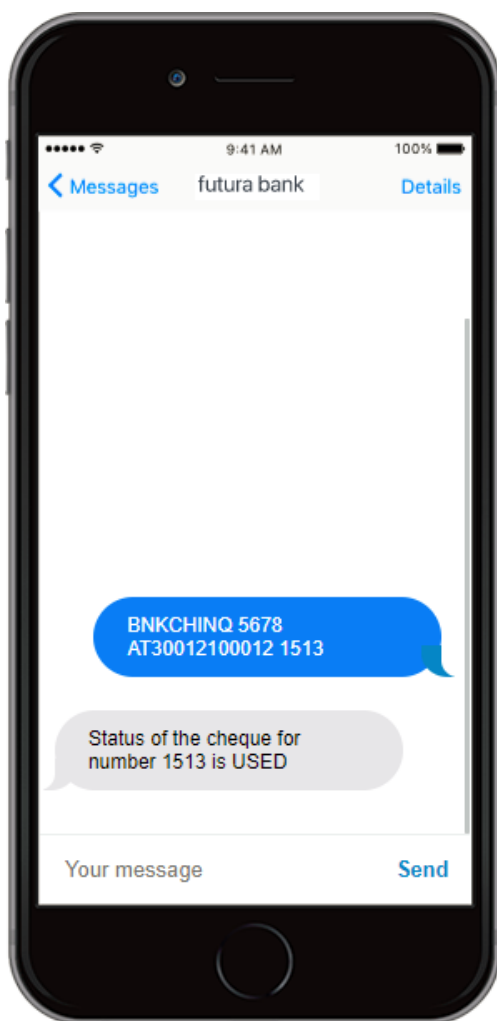
You can inquire for status of the cheque issued by sending the SMS to the bank in a specified format for a specific account & cheque number.

### Sample Message Format

BNKCHINQ <PIN> <ACCTNUMBER> <CHEQUENUMBER>

### Sample Message Request

BNKCHINQ 5678 AT30012100012 000018



## 4.8 Deposit Inquiry

You can inquire the deposit details by sending a SMS to the bank in a specified format for a specific term deposit account.

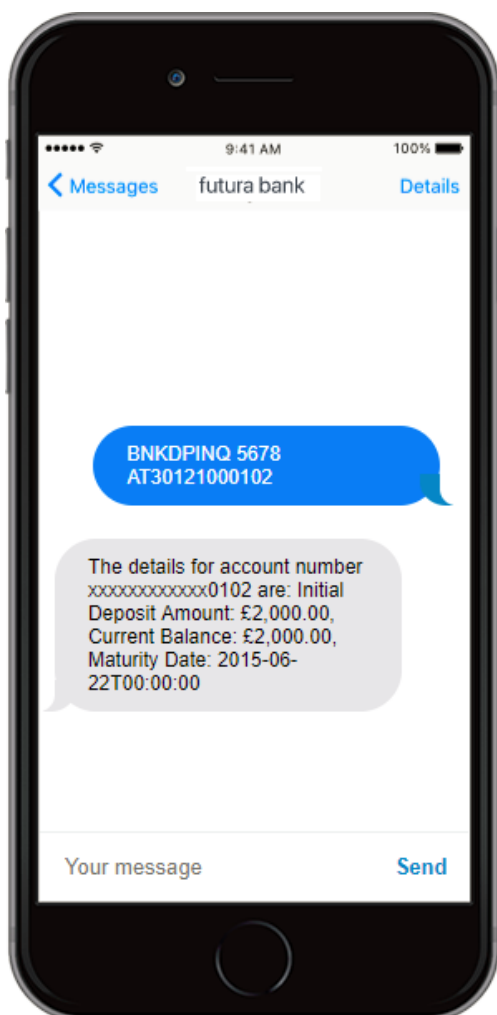
The response will contain the Term Deposit Account Number, Deposit Amount, Current Balance, Maturity Date.

### Sample Message Format

BNKDPINQ <PIN> <AcctNumber>

### Sample Message Request

BNKDPINQ 5678 AT30012100012



## 4.9 Help

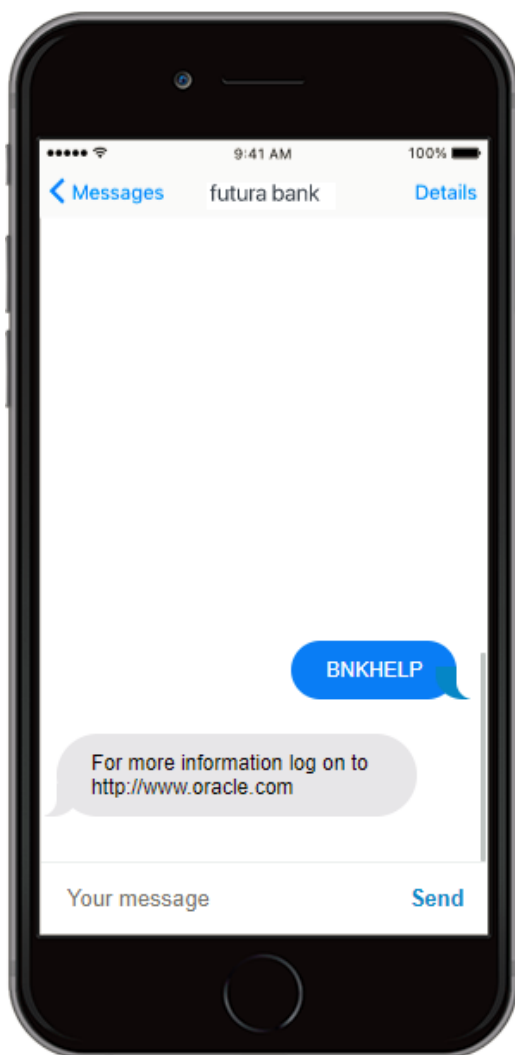
You can view keywords for supported functions by sending a Help text message. Response will contain the formats for SMS Banking and the keywords for the transactions.

### Sample Message Format

BNKHELP

### Sample Message Request

BNKHELP





## 4.10 Primary Account Inquiry

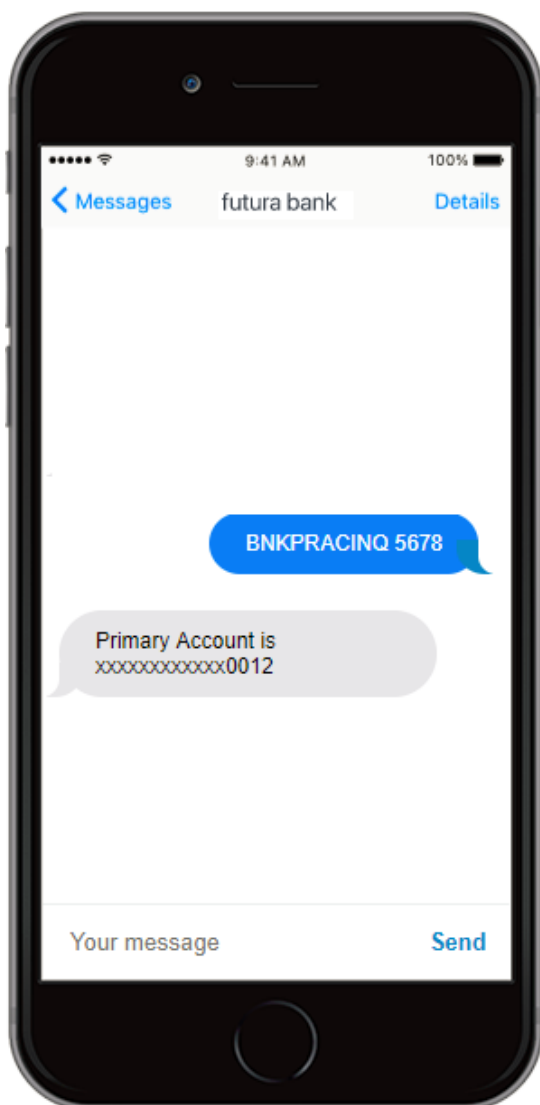
You can inquire for the defined primary account number by sending the SMS to the bank in a specified format.

### Sample Message Format

BNKPRACINQ <PIN>

### Sample Message Request

BNKPRACINQ 5678



## 4.11 Primary Account Update

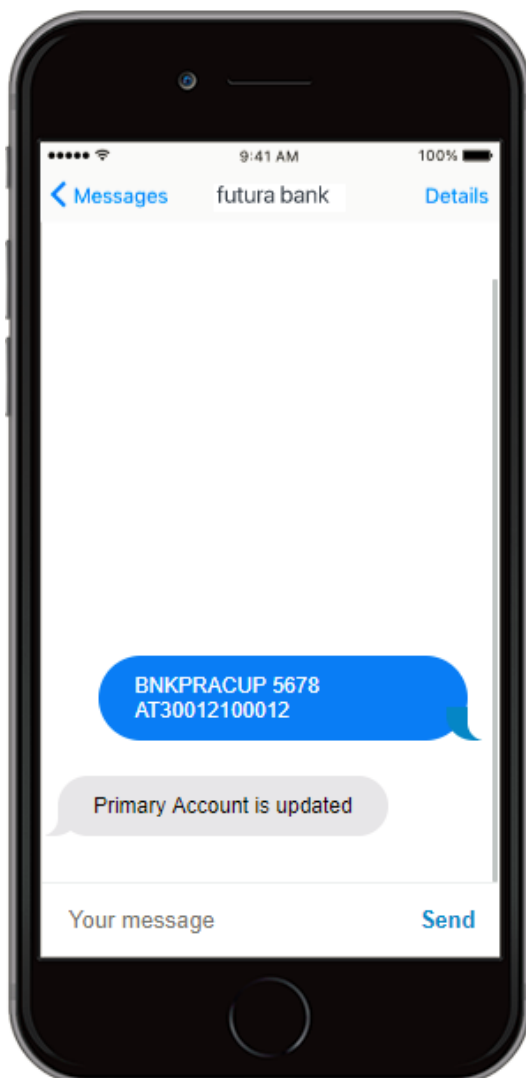
You can define/modify the primary account number by sending a SMS to the bank in a defined format. The response will contain the success message about modification of primary account number.

### Sample Message Format

BNKPRACUP <PIN> <AcctNumber>

### Sample Message Request

BNKPRACUP 5678 AT30012100012



[Home](#)

---

## 5. Missed Call Banking

Missed call banking allows the account holder to perform inquiries as well as request statement by giving a missed call on a specified number. For Missed call banking, banks will define the contact numbers unique to transaction or events.

### **Pre-Requisites**

Mobile number is unique to the user i.e. the same mobile number is not associated to multiple customers.

### **Supported Transactions**

- Account Balance Inquiry
- Inquiry of Last Five Transactions
- Account Statement Request
- Primary Account Inquiry

## 5.1 Account Balance Inquiry

You can inquire balance in the account by giving a missed call to the bank on a specified mobile phone number depending on the language in which you wish to receive information. You can know the balance of accounts that are mapped to you.

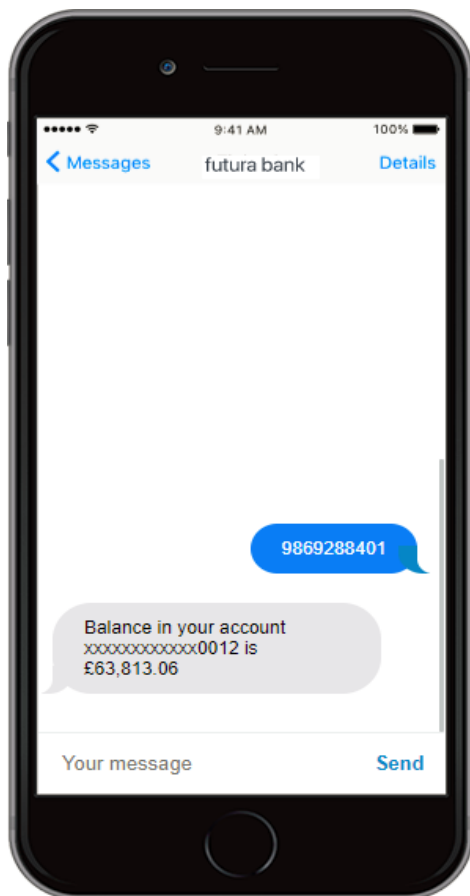
The balance that is received as a response is the available balance in the specified account.

Below simulator UI is for refence only and not available

```
curl --location 'http://<MS HOST/PORT>/digx-infra/smsbanking/v1/smsbanking' --header 'Content-Type: application/x-www-form-urlencoded' --data-urlencode 'smsBankingType=M' --data-urlencode 'fldmobno=9876543219' --data-urlencode 'fldsmstext=9869288401' --data-urlencode 'homeEntity=OBDX_BU' --data-urlencode 'locale=en' --data-urlencode 'url=http://<MS HOST/PORT>' --data-urlencode 'domainDeployment=true'
```

Above cURLs requests should be constructed as per sample messages given below

**Sample:**

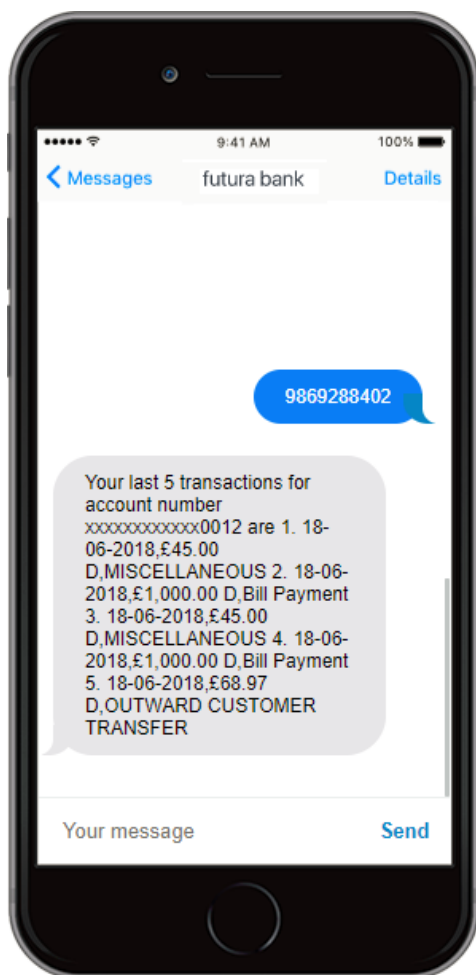


## 5.2 Inquiry of Last 5 Transactions

You can inquire the last five transactions in the account by giving a missed call to the bank on a specified mobile number depending on the language in which you wish to receive information.

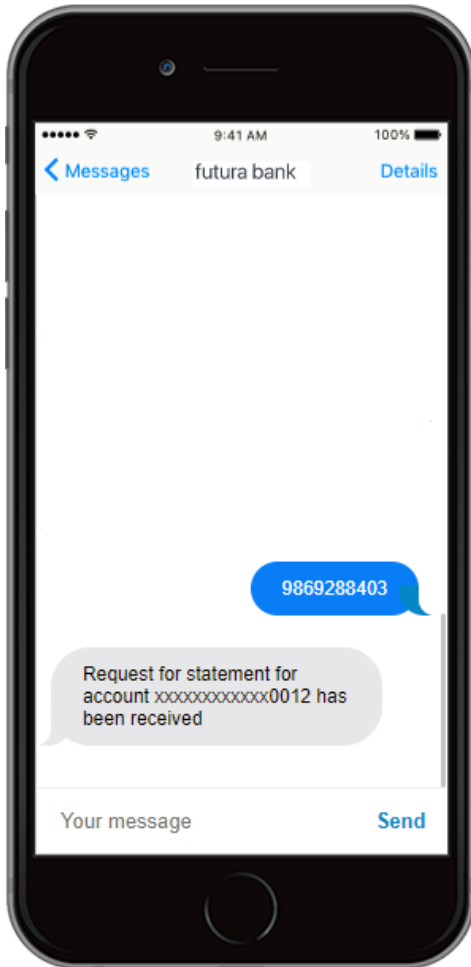
The transactions received as a response will be the last five successful transactions in a specified account.

### Sample:



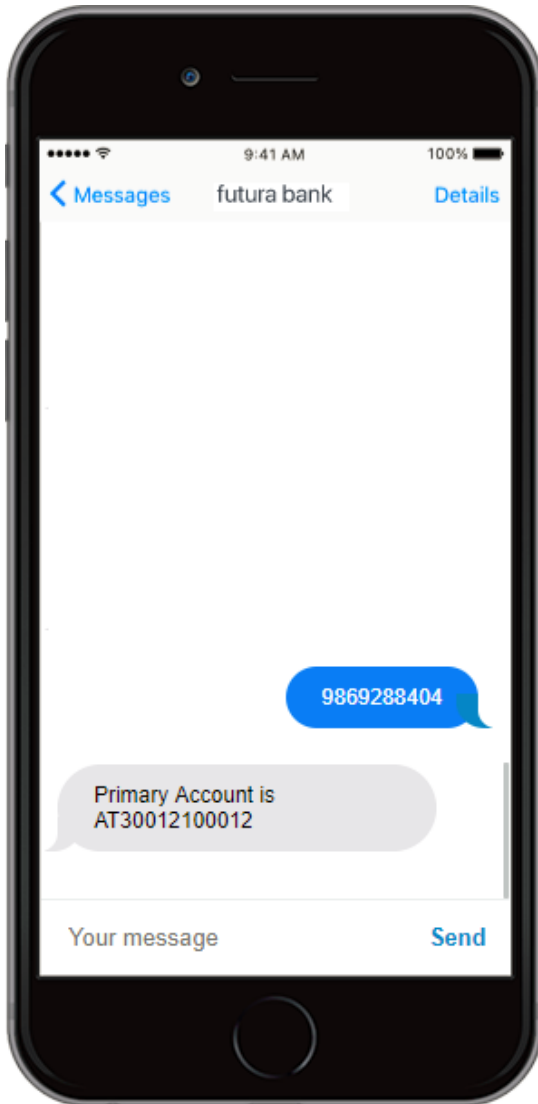
### 5.3 Account Statement Request

You can raise a request for an Account Statement for CASA Account by giving a missed call on a specified contact number. The response will contain the confirmation of request for Account Statement for CASA Account.



## 5.4 Primary Account Inquiry

You can inquire for the defined primary account number by giving a missed call to the bank on a specified contact number.



[Home](#)

## **FAQs**

### **1. How do I register for SMS Banking?**

You can send a SMS with the required keywords and data attributes defined by the bank to a specified contact number. You need to send the SMS from your registered mobile number with the bank. Alternatively you can login to Internet Banking and register for SMS Banking

### **2. Is it mandatory to have PIN in each of the request for SMS Banking?**

It will depend on the template defined for event and locale combination. If PIN is required, then user needs to define the PIN as part of registration process and subsequently send that as part of the request.

### **3. Do I need to specify an account number as part of the request while sending SMS?**

If you do not specify the account number, system will return response for the primary account number if defined.

### **4. For which account does system return the response in case of Missed Call Banking?**

System will always return the response for the primary account number (if defined) on receipt of request through missed call banking

### **5. Am unable to receive information and getting an error, how do I find the correct keyword?**

You might be getting an error due to keyword and/or account number not being valid or the required data attributes not present. You can find the keywords by sending a help message and system will return the set of business functions supported through SMS Banking along with keywords for each of the transactions.

### **6. Should the user be on-boarded on channel platform for him/her to access SMS Banking?**

Yes, the user needs to be on-boarded on OBDX with SMS Banking as a touch point enabled to access SMS Banking.

### **7. The same mobile number is associated to multiple parties, which user/party will the system provide information on receipt of SMS in case of SMS Banking?**

For implementations, wherein same mobile number is associated to multiple users then as part of template definition, the administrator should ensure that customer/party ID is included in the input syntax so that the user can be resolved based on the customer ID and mobile number.

If customer ID is not defined in the input syntax as part of template or if the customer does not send as part of the SMS, system will not return any response since there will be more than one user having the same mobile number.



**8. Can I block channel access through SMS even if I have not registered for SMS Banking?**

Yes, you can block channel access by sending a SMS from your registered mobile number even without having registered for SMS Banking.

[Home](#)