

iMessage Payments User Manual
Oracle Banking Digital Experience
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iMessage Payments 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 Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

1.2 Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

1.3 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>.

Access to Oracle Support

Oracle customers that have purchased support 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 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

1.5 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.6 Conventions

The following text conventions are used in this document:

Convention	Meaning
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boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>Italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.7 Screenshot Disclaimer

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.

1.8 Acronyms and Abbreviations

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

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 11.10.0.0.0	Oracle Banking Payments 14.7.3.0.0
1	Payment Initiation		
	Transfer Money - New Payee (Place a Hold on the Debit Account on Payment Initiation)	✓	✓
	Transfer Money - New Payee (Debit the Account on payment initiation)	✗	✓
2	Claim Money		
	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. iMessage Payment

iMessage payment allows the user to initiate a payment to a beneficiary, that is, the contact in context of the conversation, by launching the app from iMessage.

On selection of Futura Bank app from iMessage, the user can initiate a payment by clicking 'Send Money'. The authentication screen appears to authenticate the user either through touch ID or Face ID, depending upon the alternate login option enabled.

On successful authentication, the user can enter payment details and confirm the payment.

On payment confirmation, the system sends a link to the beneficiary to claim the payment. It also generates a security code that is displayed to the initiator, which needs to be shared with the beneficiary separately.

Note:

Limits defined for P2P transfer will be utilized.

On initiation of the payment, the account of the initiator gets debited or placed on hold, depending on the bank setup.

This feature is available only on iOS devices with a minimum version of iOS11.

Face ID as alternate login is available only for iOS devices supporting it.

Pre-requisites

- User has set Touch ID / Face ID as an alternate login for Futura Bank application. Touch ID / Face ID is dependent on the device support.

3.1 Initiate Payment

To initiate a payment in iMessage:

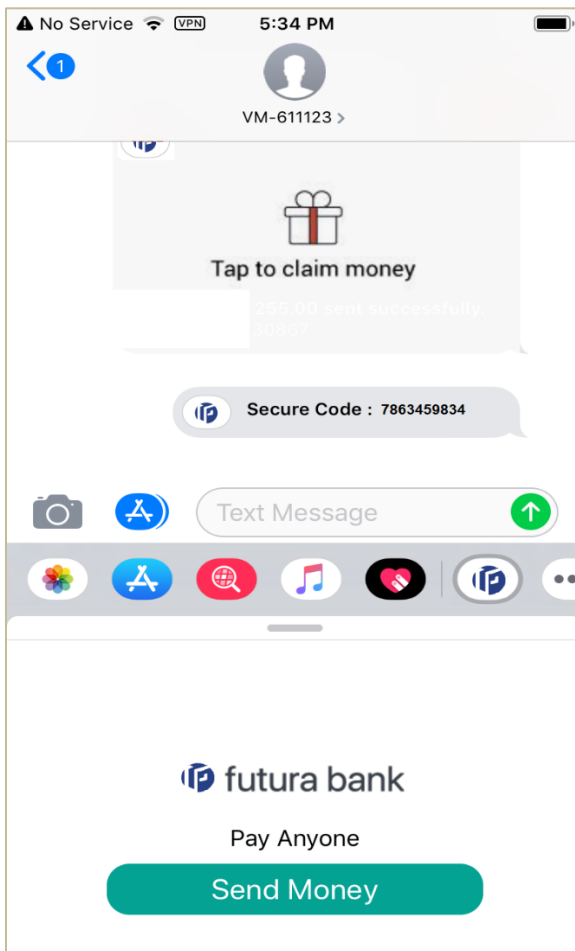
1. Launch the **iMessage** application on the device.
2. Open a conversation in iMessage with the contact to whom a payment needs to be initiated.

iMessage Page



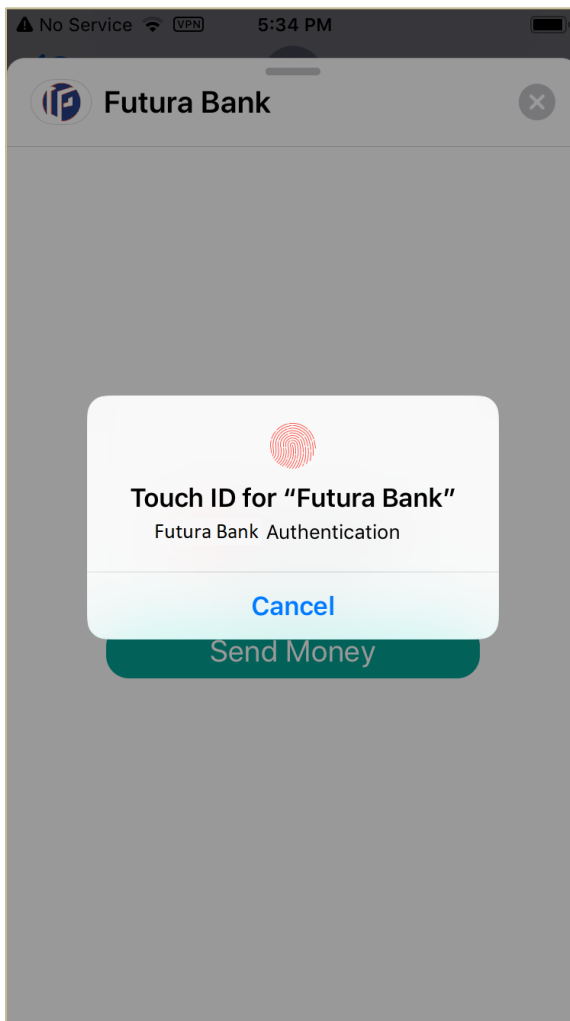
3. Click  to launch the Futura Bank application to quick pay.

Futura Bank App page



4. Click **Send Money** to transfer money to the contact in context, that is, the beneficiary. The Touch ID/Face ID authentication screen appears.

Touch ID Login Authentication



5. Perform the authentication.
The money transfer screen appears on successful authentication.

Money Transfer screen

Transfer from

xxxxxxxxxxxx0019

Balance : € 95,802.92

Amount

EUR 256

Remarks

For the shopping

Pay

Field Description

Field Name	Description
Transfer From	Source account with account nickname from which the funds are to be transferred.
Currency	Currency of the amount to be transferred.
Amount	Amount to be transferred.
Remarks	Narrative for the transaction.

6. From the **Transfer From** list, select an account from which the payment needs to be made to the beneficiary.
7. From the **Currency** list, select the currency.
8. In the **Amount** field, enter the amount that needs to be transferred to the beneficiary.

9. In the **Remarks** field, enter transaction remarks/comments for reference.
10. Click **Pay** to initiate the payment.
The **Verify and Confirm** screen appears.
OR
Click **Cancel** to cancel the transaction.
11. A success message of the payment along with the transaction reference number appears.
12. The system sends a link to the beneficiary to claim the payment.
13. The security code is displayed to you and can be shared with the beneficiary as a separate message.

Success Message



3.2 **Claim Money – Payment initiated to iMessage contact**

To claim money by beneficiary:

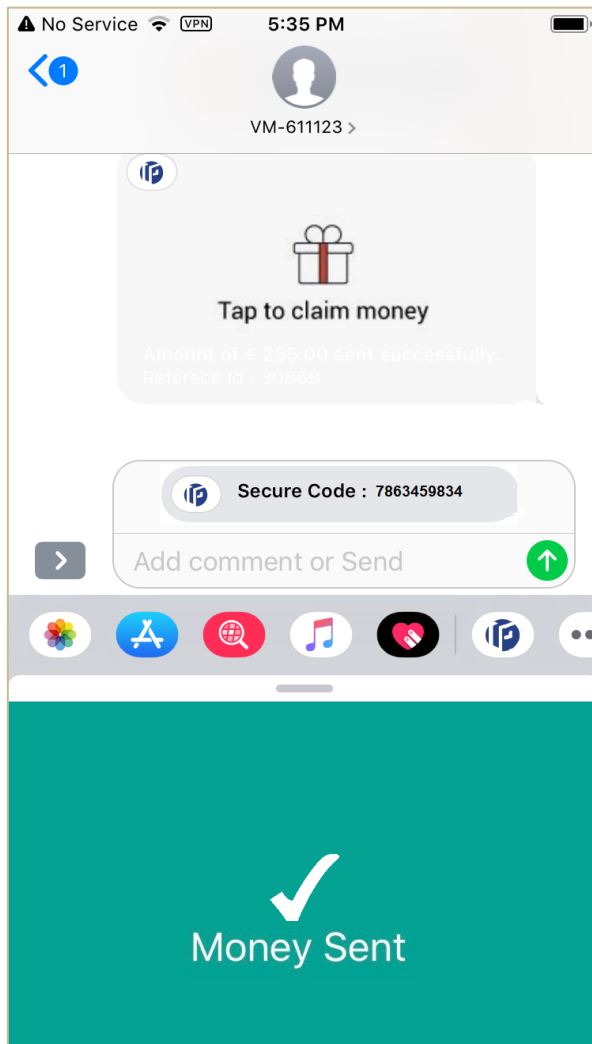
1. The beneficiary user can click on the link sent by the system on the iMessage application to claim the money. The user is re-directed to the Claim Money screen to claim the payment.

Field Description

Field Name	Description
Security Code	Security code to be entered as provided by the sender of funds. Note: Beneficiary gets the security code from the sender.
Note: The user, that is the beneficiary, is always 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.	

2. In the **Security code** field, enter the security code as provided by the sender of funds.

Claim Money



3. For the subsequent steps on **Claim Money** process, refer the **Claim Money** section under the **Retail Peer to Peer Payments** user manual.

FAQ

- 1. Can every Futura Bank user initiate a payment through iMessage or is there an additional configuration required?**

There is no additional configuration required. Any user having an iOS device with the required version can initiate a payment through iMessage.

- 2. Can I initiate a payment to multiple contacts in one go?**

No. You can initiate a payment only to the contact in context. Payments cannot be made to multiple contacts in question.

- 3. How will the beneficiary contact claim the payment initiated by the sender?**

On initiation of the payment by the sender, the beneficiary gets a link in iMessage. On clicking the link, the beneficiary is redirected to the URL wherein he can enter the security code provided by the sender to claim the payment.