

Account Aggregation User Manual
Oracle Banking Digital Experience
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Account Aggregation User Manual

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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. Account Aggregation

Account aggregation feature allows retail users to link their external bank accounts to OBDX. It provides the ability to view and access all savings, term deposits and loan accounts information, anytime, anywhere using a single digital platform. The benefit of account aggregation is that retail users get a snapshot of all financial accounts while being able to easily retrieve account details such as, net balance available across all the current and savings accounts, recent transactions, and so on, in one place. Using this feature, the user can log on to the application to see all financial accounts, instead of logging in to several accounts to tally up a financial overview, which saves time and effort.

As a part of Account Aggregation module OBDX enables,

Administrative Maintenance:

To enable a retail user to access external bank accounts, and aggregate accounts with OBDX, the system administrator has to perform External Bank Maintenance.

For more information on administrative maintenance, refer '*External Bank Maintenance*' section of ***User Manual Oracle Banking Digital Experience Core***.

Retail Customer Functions:

- Consolidated view of all accounts on an Aggregation dashboard
- Quick and easy payment from internal to external accounts
- Managing consents for linked external accounts

3. Account Aggregation – Retail Users

Account aggregation feature allows retail users to link their external bank accounts to the OBDX platform, for aggregation. The user can access the link to add the external accounts for aggregation from the dashboard. Further, the user is expected to select and map the required external bank account (s) for aggregation. An option to login using external bank credentials for linking the accounts is enabled, so that the external bank accounts of the user will be fetched and stored for account aggregation.

The user can disable/ enable external accounts at a later stage, to add or remove external accounts from his OBDX view.

Pre-requisites:

- External Banks are maintained using OBDX Administrative maintenance.
- Transaction access is provided to retail user
- Transaction working window is maintained for initiating payment from Internal to External accounts
- Transaction limits are assigned to user to perform the payment transaction

Features Supported In the Application

- Link external bank accounts for account aggregation
- Disable external bank accounts, from account aggregation feature
- Consolidated view of all accounts in an Aggregation dashboard
- Quick and easy payment from internal to external accounts
- Consent Management for linked accounts

How to reach here:

If there are no linked accounts

Toggle menu > Personal Finance > FuturaMax > Link/delink an Account

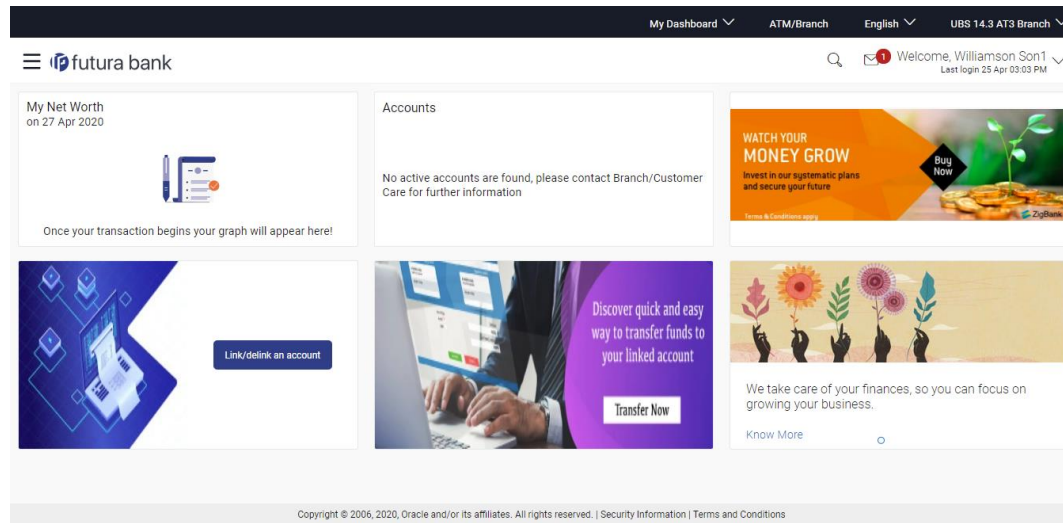
If the external accounts are already linked.

Toggle menu > Personal Finance > FuturaMax > View Dashboard

3.1 Aggregation Page

If a logged in retail user has not linked any external bank accounts to his OBDX user ID, the following Account Aggregation screen appears. The screen presents the highlights of the account aggregation feature and provides the customer with a hyperlink, to link his external bank accounts.

Aggregation Dashboard

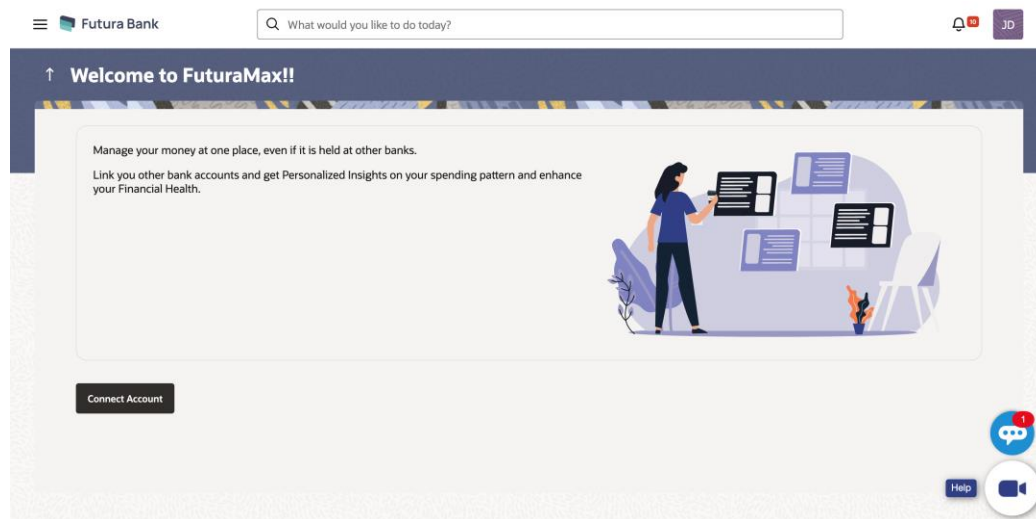


To link the external bank accounts for aggregation:

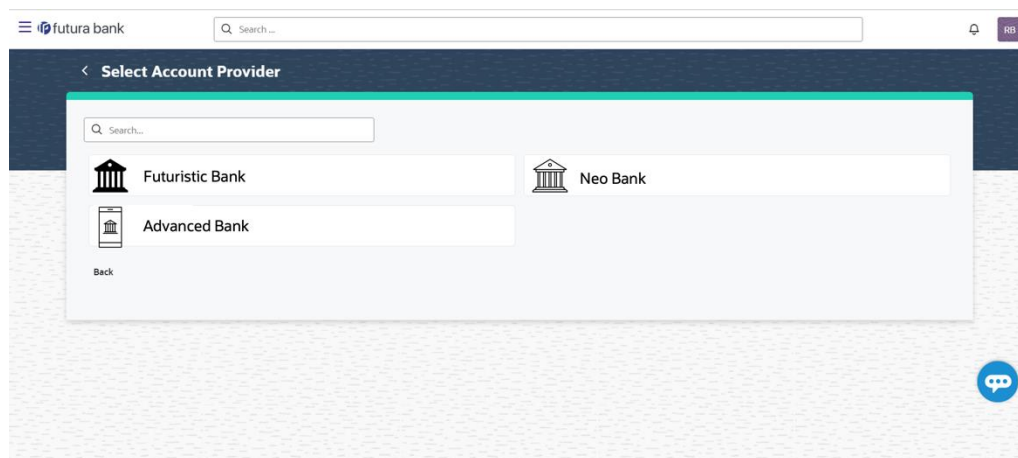
1. Click **Link/delink an Account**. The **Link Account** screen, with the list of bank accounts appears.

Once the user chooses to link the accounts, all the external banks enabled by the administrator for account aggregation purpose are listed. User can further select the bank of which the accounts needs to be linked.

Futurabank page



Link Account



Field Description

Field Name	Description
------------	-------------

List of External Banks	The list of all the external banks available for account aggregation.
-------------------------------	---

2. Click the external bank icon/ name which you want to link for account aggregation. The user is directed to the **Log in** page of the respective external bank.
OR
Click **Back To Dashboard** link to navigate to the retail dashboard.
3. Consent page is displayed where user gives consent to link their bank accounts from external bank.

Log In Page - External Bank

The screenshot shows the Futura Bank login interface. At the top, there's a navigation bar with the Futura Bank logo and a search bar. Below this, a dark blue header contains a back arrow and the word 'Consent'. The main content area is a light gray box with a teal border. It contains the following text:

Consent to Connect your account(s):
For you to use this service, Futura bank needs to access information from your accounts at Futuristic Bank

Why we need you to share your data?
We will need this data to provide you the value added services such as a 360 degree view of your accounts across banks along with personalized insights.

What we need you to share?
- Your Account Information
- Your Transactions and related Data

Please, continue to Futura Connect to share your account information under this term.

You are sharing your data from 31st January 2023.
We will access your data until 1st May 2023.

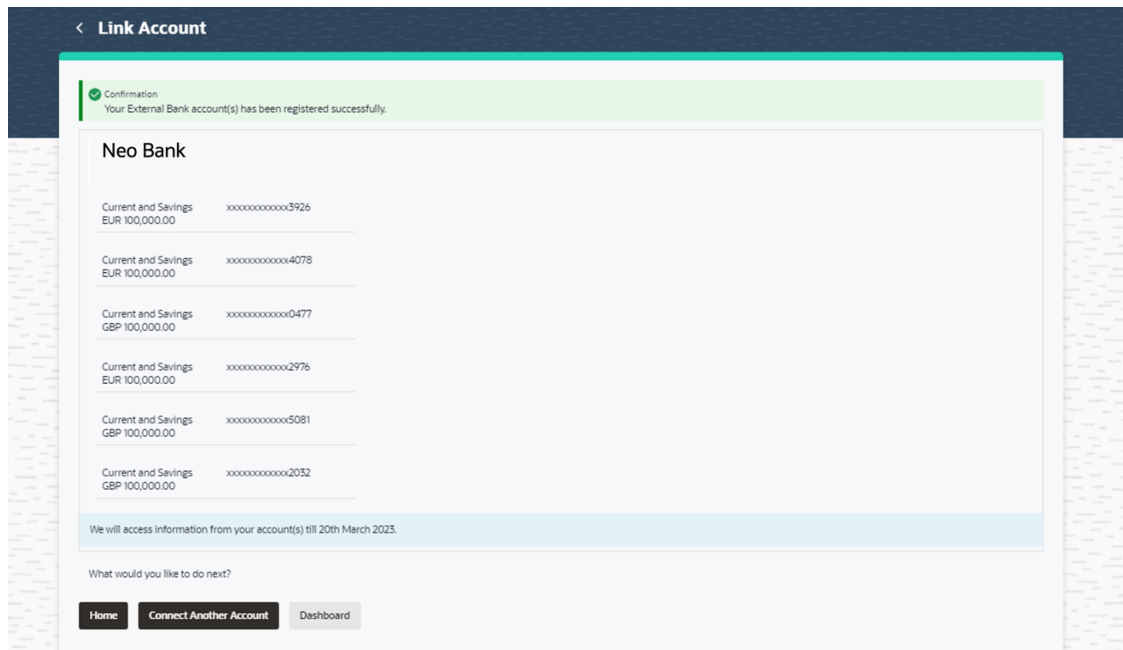
At the bottom of the dialog are two buttons: 'Continue' (dark gray) and 'Cancel' (light gray). On the right side of the dialog, there is a blue speech bubble icon.

Field Description

Field Name	Description
User Name	The user identification of your external bank account.
Password / IPIN	The password or PIN details to access your external bank account.

4. In the **User Name** field, enter the user name of your external bank account.
5. In the **Password** field, enter the password of your external bank account.
6. Click **Log In**. The **Consent Page** to grant the access to login to the external bank account appears.
7. Click **Allow** to access the external bank account. The list of accounts that the user holds in the external bank appears.
OR
Click **Deny** to cancel the account aggregation process.

External Bank Account List



Field Description

Field Name	Description
Current & Savings	<p>The external current and savings account number in masked format that is available for account aggregation with the respective balances in each account.</p> <p>Section will be shown, only if user has Current and Savings accounts with the selected external bank.</p>
Term Deposits	<p>The external term deposit account number in masked format that is available for account aggregation with the respective balances in each account.</p> <p>Section will be shown, only if user has Term Deposit accounts with the selected external bank.</p>
Loans & Finances	<p>The external loans and finances account number in masked format that is to be linked for account aggregation.</p> <p>Section will be shown, only if user has Loan accounts with the selected external bank with the respective outstanding balances in each account.</p>

- Click the **Link Account** link to link the external bank account. The Link Account screen with the list of linked external accounts appear.
OR
Click **Back To Dashboard** link to navigate to the retail dashboard.
OR
Click **Ok** to navigate to the retail dashboard.

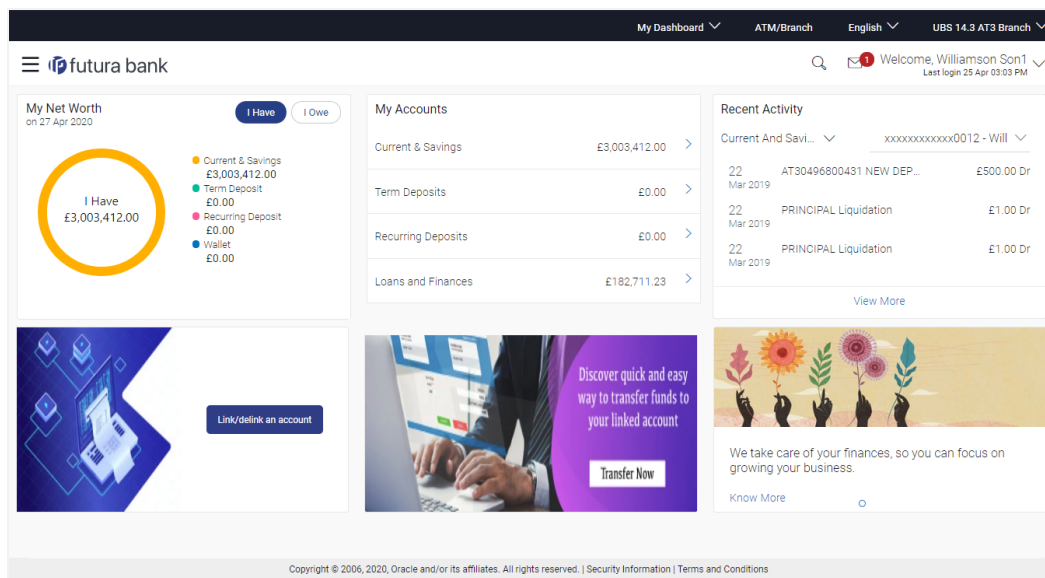
3.2 Aggregation Dashboard for Already Linked External Account

The following Account Aggregation dashboard appears, if external bank accounts are already linked to the OBDX accounts of the retail user.

How to reach here:

Retail Dashboard > FuturaMax > View Dashboard > Aggregation Dashboard

Aggregation Dashboard



Dashboard Overview

My Net Worth

This widget displays the total net balance available across all the current and savings, term deposits and loan accounts of the user.

Accounts

This section lists down all the internal accounts that the customer holds with the bank as well as external accounts along with the account balance of each. The user can click > to view all the accounts of particular account type.

Each account displays the basic details such as the name of the bank in which the user holds the account, account product or offer name, the masked account number and account nickname, if defined, along with the net balance of the account.

Recent Activity

This widget displays the recent activity in the user's Savings, Term Deposit and Loans accounts. It displays the date of transaction, a description of the transaction and the debit / credit amount. The user can select an account number of a particular account type, to view the recent account activity of that account.

Link/ delink an account

This link allows the retail user to link and delink the external accounts. Clicking this link will open the 'Link Account' page having the list of all the external banks available for account aggregation.

Transfer Now

This link enables the retail user to initiate payments from internal to external accounts. Clicking this section takes the user to Transfer Money page.

Offers and Promotions

Any offers and rewards as hosted by the bank or promotional messages of any bank offerings applicable to the user will be shown in this section of the dashboard.

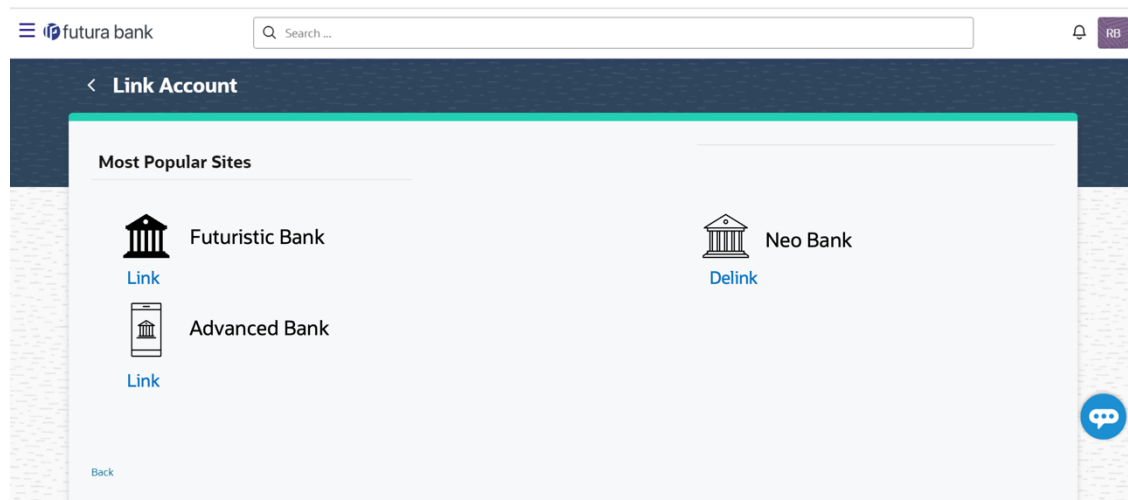
3.3 Linking the External Bank Accounts

This section allows the retail user to link the external accounts. The list of all the external banks is available for selection for account aggregation; the user can click the link and associate his external accounts.

To link more external bank accounts for aggregation:

1. In the **Aggregation Dashboard** screen, click the **Link/ delink an account** link. The **Link Account** screen appears.

Link Account



2. Click the **Link** link against the external bank icon/ name which you want to link for account aggregation. The user is directed to the **Log in** page of the respective external bank.
OR
Click **Back To Dashboard** link to navigate to the retail dashboard.
3. Repeat the steps 3 to 7 of **Aggregation Page** section.

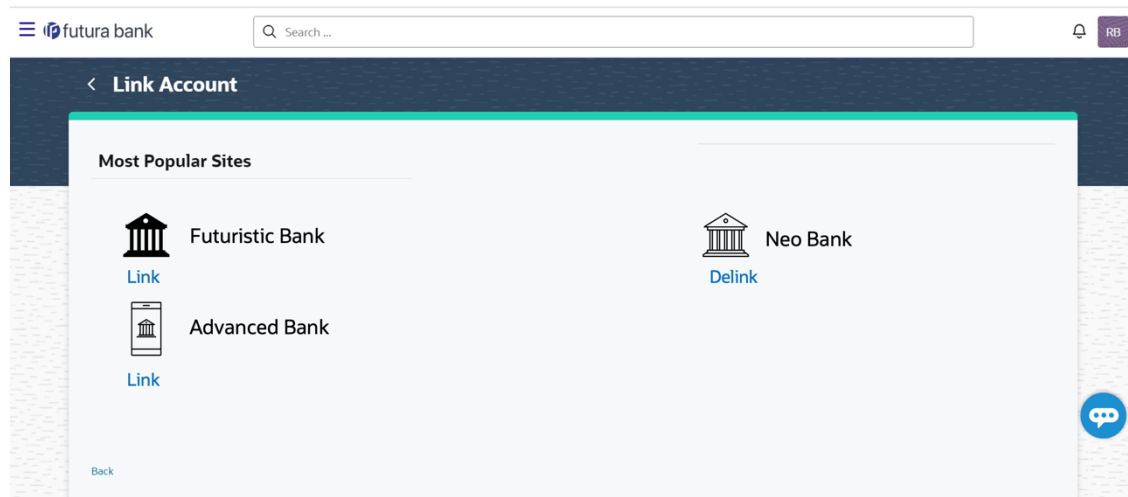
3.4 De-Linking the External Bank Account

This option allows the retail user to de-link the already linked external accounts.

To de-link the external bank accounts:

1. In the **Aggregation Dashboard** screen, click the **Link/ delink an account** link. The **Link Account** screen appears.

Delink Account



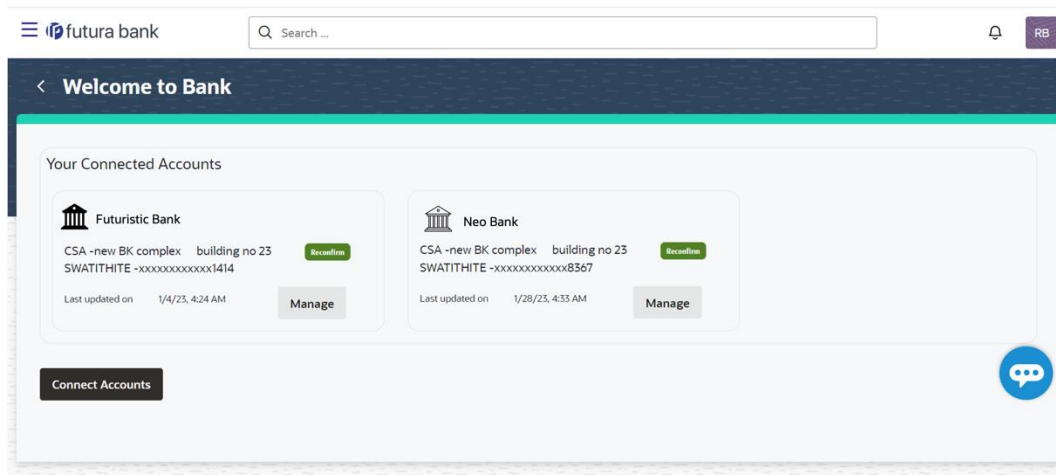
2. Click the **Delink** link against the external bank account which you want to de-link. The warning message to de-link the external bank account appears. On clicking Confirm, the account gets delinked.
3. Click **Confirm** to de-link the external bank account.
4. The success message appears.
Click **Go To Dashboard** link to navigate to the retail dashboard.

3.5 Consent Management for External Bank Account

This option allows the retail user to manage the consent for linked external bank accounts. User can revoke the consent for the linked external accounts.

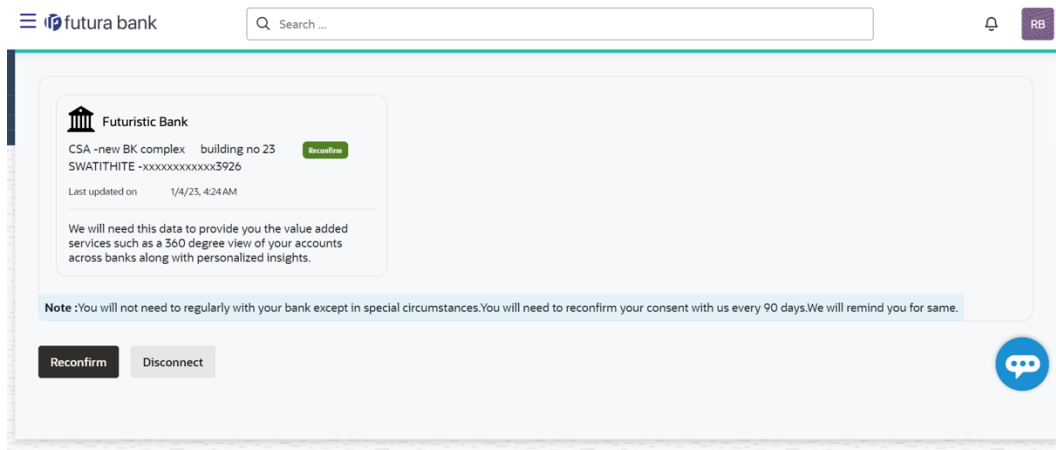
1. In the **Account Aggregation** Dashboard, click on the **Existing Linked Accounts** to manage consent. This will show a list of banks that are already linked.

List of Linked Banks



2. Click on Manage for any of the linked bank. It opens the bank details page.

Linked Bank Details



3. User has the option of Reconfirm and Disconnect the consent. Clicking on Reconfirm will initiate the link external bank account flow.
4. Clicking on Disconnect will revoke the consent for this bank and user will not be able to see this in the account aggregation list and dashboard.

3.6 Transfer Money to the External Bank Account

The Transfer Money section enables the user to initiate payments towards the external accounts that are linked to the internal accounts.

To transfer money to the external bank account:

1. In the **Aggregation Dashboard** screen, click the **Transfer Now** link. The **Transfer Money** screen appears.

Transfer Money

The screenshot shows the 'Transfer Money' interface of the Futura Bank. At the top, there is a navigation bar with links for 'My Dashboard', 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. Below this is the Futura Bank logo and a user greeting: 'Welcome, Williamson Son1' with a last login time of '25 Apr 03:03 PM'. The main form area is titled 'Transfer Money' and contains the following fields: 'Transfer To' (a dropdown menu showing 'xxxxxxxxxxxx0434'), 'Transfer From' (a dropdown menu showing 'xxxxxxxxxxxx0026'), 'Balance : \$38,562.15', 'Amount' (a dropdown menu showing 'GBP' and a text input field with '£1,000.00'), and 'Note' (a text input field with 'Reference 323233' and a '19 Characters Left' indicator). At the bottom of the form are 'Transfer' and 'Cancel' buttons. A 'Back To Dashboard' link is located below the form. The footer of the page contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Transfer To	The account number to which you want to initiate the fund transfer. This drop-down will list all internal and external bank current and savings accounts linked for account aggregation.
Transfer From	Source account from which funds are to be transferred. This drop-down will list all internal current and savings accounts.
Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Currency	The currency in which transaction is initiated. This is defaulted to the destination account currency.

Field Name	Description
Amount	Amount to be transferred.
View Limits	Link to view the transaction limits applicable to the user.
Note	Narrative for the transaction.

2. From the **Transfer To** account list, select the account to which transfer needs to be made.
3. From the **Transfer From** account list, select the account from which transfer needs to be made.
4. In the **Amount** field, enter the transfer amount.
OR
Click the **View Limits** link to check the transfer limit.
From the **Channel** list, select the appropriate channel to view its limits. The utilized amount and the available limit appears.

View Limits

My Limits

Channel ⓘ
Internet

Available Limits

	Amount	€5.00 to €48,421.00
	Count	494

ⓘ Access 'Limits' from menu to identify the channel specific transaction limits.

Ok

Field Description

Field Name	Description
Channel	Channel for which the user wants to view the limits. This will be defaulted to the user logged in channel.
Available Limits	
Amount	An amount range between the transactions can be initiated.

Field Name	Description
Count	Transaction initiation limits allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.

5. Click **Transfer** to initiate the payment.
OR
Click **Cancel** to cancel the operation and navigate back to the dashboard.
6. The **Transfer Money - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and navigate back to the dashboard.
OR
Click **Back** to navigate back to the previous screen.
7. The **Verification** screen appears if the transaction is configured for Two Factor Authentication
8. The success message appears, along with the reference number, host reference number and transaction details.
Click **Go to Dashboard** to navigate to the Dashboard.
OR
Click **More Payment Options** to access other payment options.
OR
Click **Feedback** to provide feedback on the transaction.

FAQ

1. Will all my account information get refreshed automatically?

The account information of an internal account will be real time whereas the information of external accounts will be fetched from the respective banks on specific intervals set by the Bank.

2. Can I categorize the transactions performed from my external accounts?

No, as of now, Personal Finance Management module related functions (Spend and Budgets) are not enabled on account aggregation platform.

3. What is the purpose of the Account Aggregation Dashboard?

The Dashboard page provides an overview of all your internal and external accounts which are linked to your current application.

4. Will I be able to link or delink specific external accounts fetched from the external bank I have selected?

You can choose to either link or delink all accounts fetched from the external bank account using which you have logged in. Specific account selection for linking/delinking is currently not supported.

5. For transferring the money to my external account, which payment network will be used?

The network selection will be derived automatically on best suitable domestic clearing network available for the transfer based on various parameters set by the Bank or defaulted by the Bank.