

Merchant Payments User Manual  
Oracle Banking Digital Experience  
Patchset Release 22.2.6.0.0

Part No. F72987-01

April 2025

Merchant Payments User Manual

April 2025

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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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<b>boldface</b>	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:

<b>Abbreviation</b>	<b>Description</b>
<b>OBDX</b>	Oracle Banking Digital Experience

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## 2. 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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## 3. 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

The screenshot shows a web form titled 'Merchant Details' from 'futura bank'. The form has a left sidebar with a list of fields and a main area with input fields. The fields and their values are:

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	dige
Default URL	v1
Additional Detail One	
Additional Detail Two	
Additional Detail Three	
Entity	OBDBXUB

A 'Submit' button is located at the bottom left of the form.

## Field Description

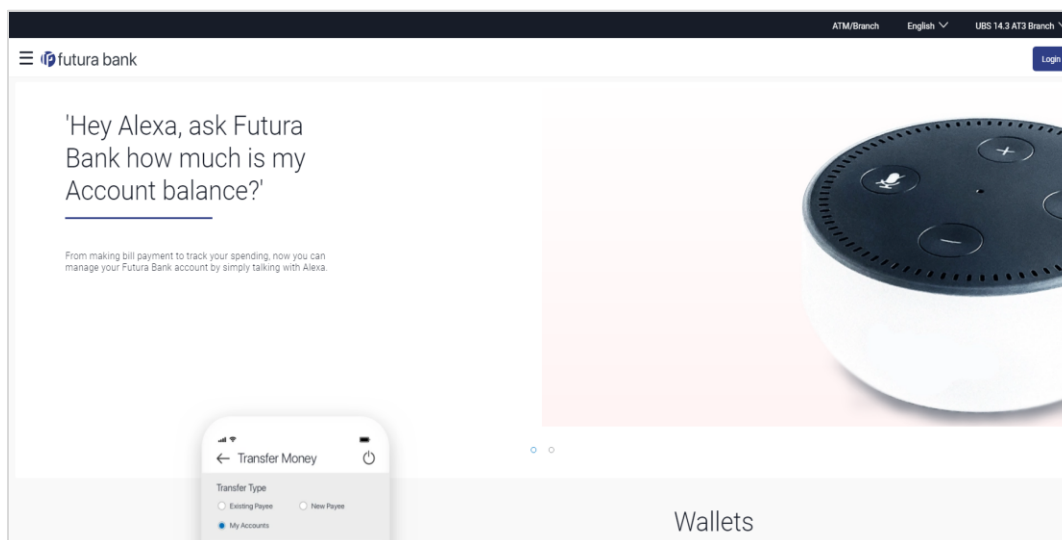
Field Name	Description
<b>Merchant Code</b>	The unique key assigned to a specific merchant by the bank.
<b>Success Static URL Flag</b>	Whether the flag of URL for sending the static response for a successful transaction is checked or not.
<b>Failure Static URL Flag</b>	Whether the flag of URL for sending 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.



Field Name	Description
<b>Checksum Value</b>	Specify the checksum value.
<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 displays the 'Merchant Payment' screen in the Futura Bank interface. At the top, there's a navigation bar with the Futura Bank logo, a search bar, and user initials 'AA'. Below this, the 'Merchant Payment' title is centered. The main content area is divided into two columns: 'Transfer From' and 'Transfer To'. The 'Transfer From' column shows the account name 'Columbia Pictures Incorporated', the account number 'Columbia Pic Inc, xxxxxxxxxxxx0054', the account type 'HEL Savings Account', and the available balance '€990,394.19'. The 'Transfer To' column shows the merchant name 'Amazon'. Below these columns, the 'Merchant Reference Number' is 'refAbh16' and the 'Amount' is '€10.00'. At the top right of the main content area, there are 'Cancel' and 'Submit' buttons.

### Field Description

Field Name	Description
<b>Transfer From</b>	<p>The account from which the amount is to be transferred.</p> <p>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.</p> <p>Otherwise, user gets an option to select an account number from which the amount needs to be debited.</p>
<b>Transfer To</b>	<p>Name of the merchant.</p>
<b>Merchant Reference</b>	<p>Reference number of the merchant.</p>
<b>Amount</b>	<p>The payment amount to be transferred from the account is displayed as a read only field.</p>

- Click **Submit** to pay.
- 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.