

SMS and Missed Call Banking User Manual
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SMS and Missed Call Banking User Manual

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Table of Contents

1. Preface	1-1
1.1 Purpose	1-1
1.2 Audience	1-1
1.3 Documentation Accessibility	1-1
1.4 Critical Patches	1-1
1.5 Diversity and Inclusion	1-1
1.6 Conventions	1-1
1.7 Screenshot Disclaimer	1-2
1.8 Acronyms and Abbreviations	1-2
2. Introduction	2-1
3. SMS Banking	3-1
3.1 SMS Banking Registration	3-1
3.2 Account Balance Inquiry	3-2
3.3 Account Statement Request	3-4
3.4 Inquiry of last 5 transactions	3-5
3.5 Request Cheque Book	3-6
3.6 Stop Cheque Request	3-7
3.7 Cheque Status Inquiry	3-8
3.8 Deposit Inquiry	3-9
3.9 Help	3-10
3.10 Primary Account Inquiry	3-11
3.11 Primary Account Update	3-12
4. Missed Call Banking	4-1
4.1 Account Balance Inquiry	4-2
4.2 Inquiry of Last 5 Transactions	4-3
4.3 Account Statement Request	4-4
4.4 Primary Account Inquiry	4-5

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. 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

3. SMS Banking

3.1 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>

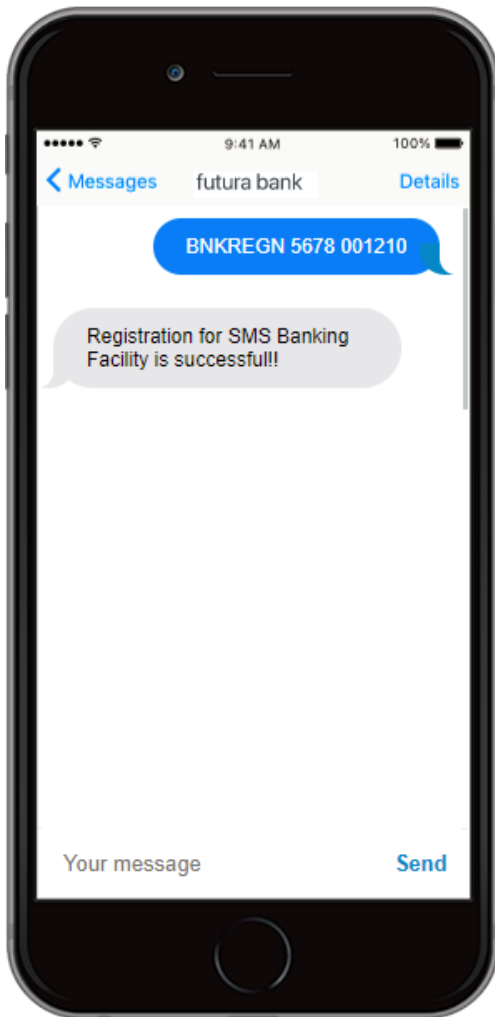
Sample Message Request

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



3.2 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.

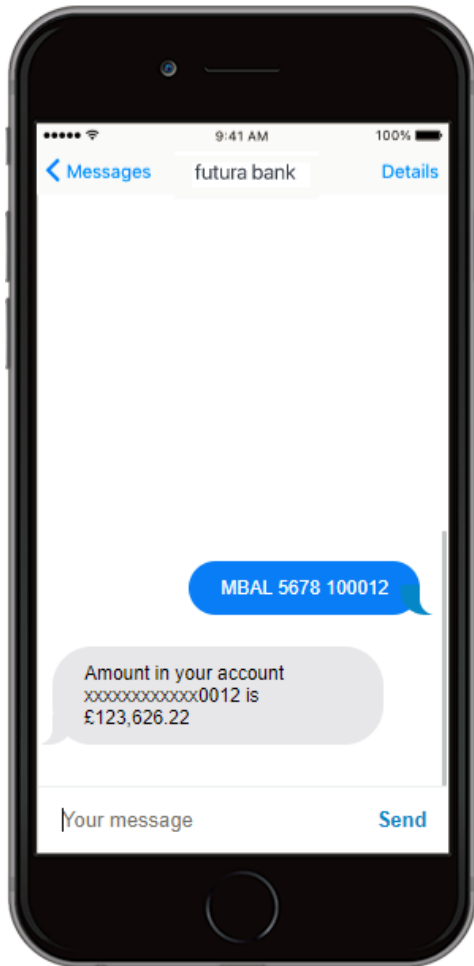
In case if the keyword specified by the customer or account details are not correct, an appropriate error message will be sent as a response.

Sample Message Format

MBAL <PIN> <AccNumber>

Sample Message Request

MBAL 1234 AT30012100012



3.3 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

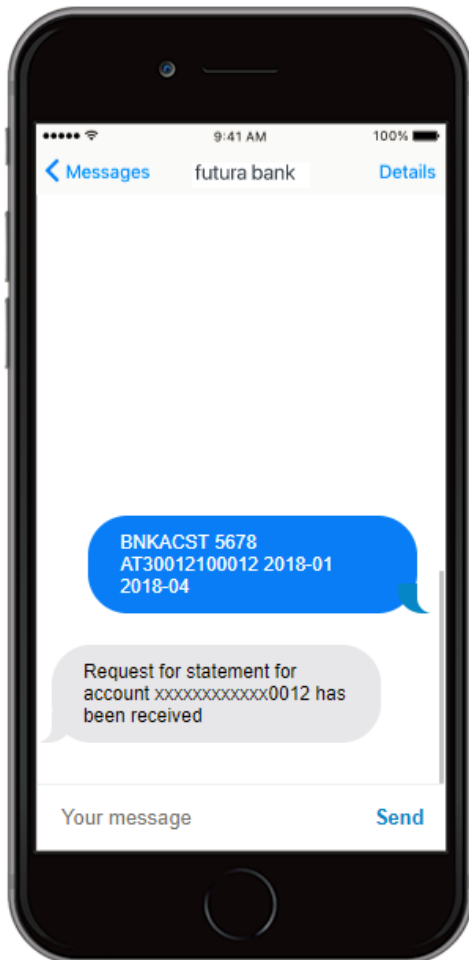
In case if the keyword specified by the customer or account details are not correct, an appropriate error message will be sent as a response.

Sample Message Format

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

Sample Message Request

BANKACST 5678 AT30012100012 2018-01 2018-04



3.4 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.

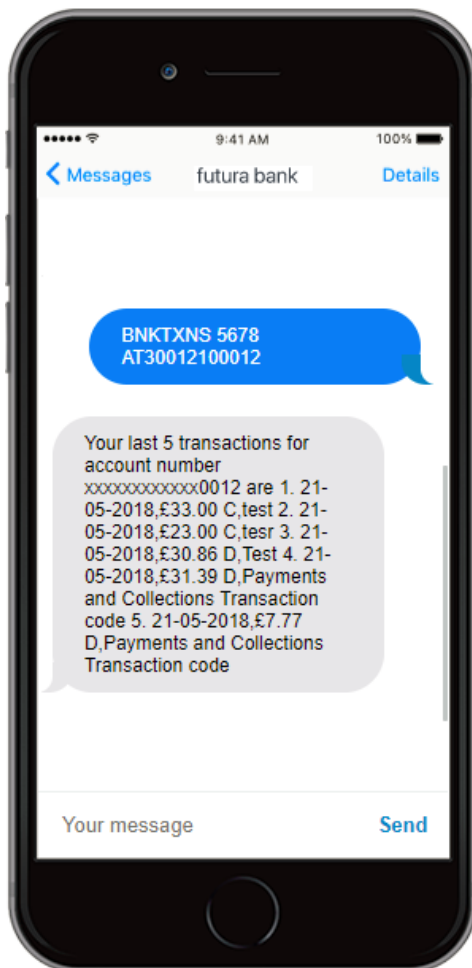
You can inquire the transactions only for those accounts that are mapped to the user. The transactions received as a response will be the last five transactions in a specified account.

Sample Message Format

BNKTXNS <PIN> <AccNumber>

Sample Message Request

BNKTXNS 5678 AT30012100012



3.5 Request Cheque Book

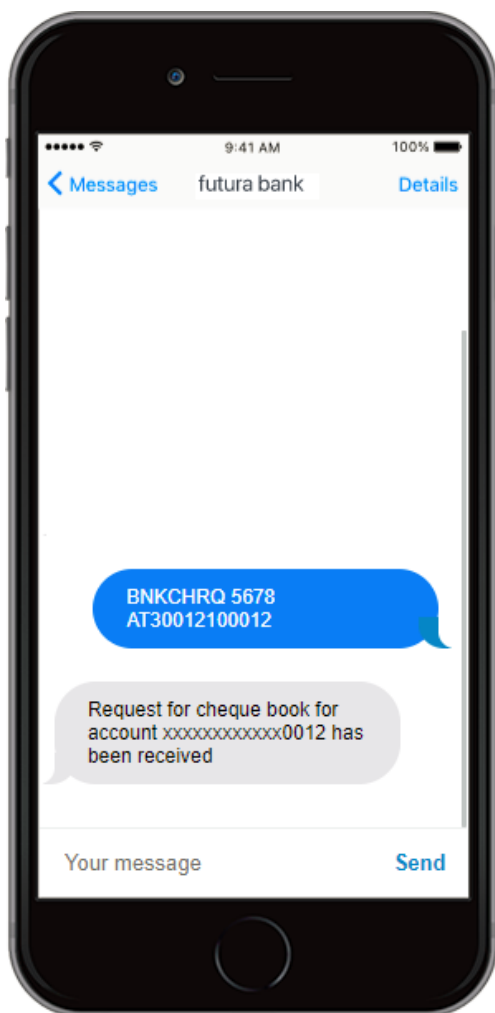
You can initiate a request for a new cheque book by sending a SMS to the bank in a specified format for a specific account. A request will be taken by the bank to dispatch the cheque book. Cheque book type along with no. of leaves will be defined as a configuration in the system and basis that the cheque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

Sample Message Format

BNKCHRQ <PIN> <ACCTNUMBER>

Sample Message Request

BNKCHRQ 5678 AT30012100012



3.6 Stop Cheque Request

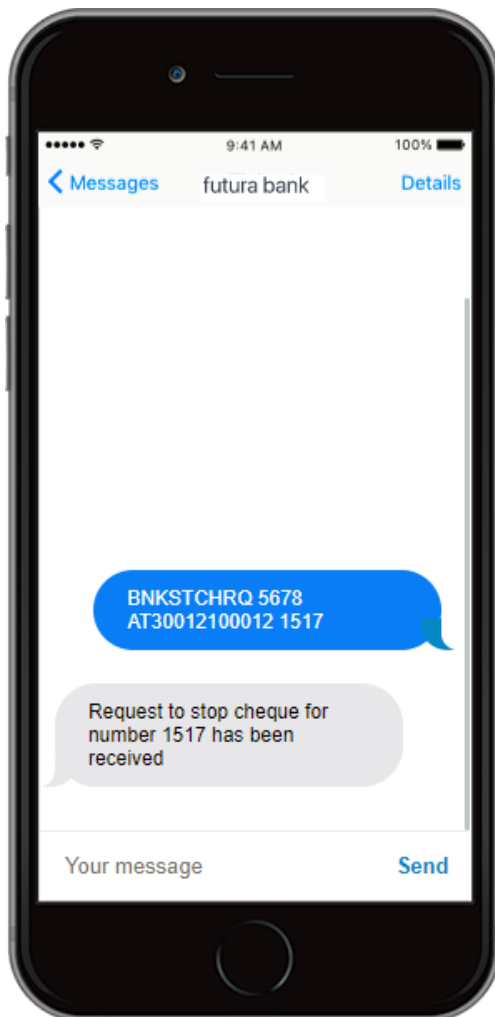
You can initiate a request to stop the cheque by sending the SMS to the bank in a specified format for a specific account.

Sample Message Format

BNKSTCHRQ <PIN> <ACCTNUMBER> <CHEQUENUMBER>

Sample Message Request

BNKSTCHRQ 5678 AT30012100012 00017



3.7 Cheque Status Inquiry

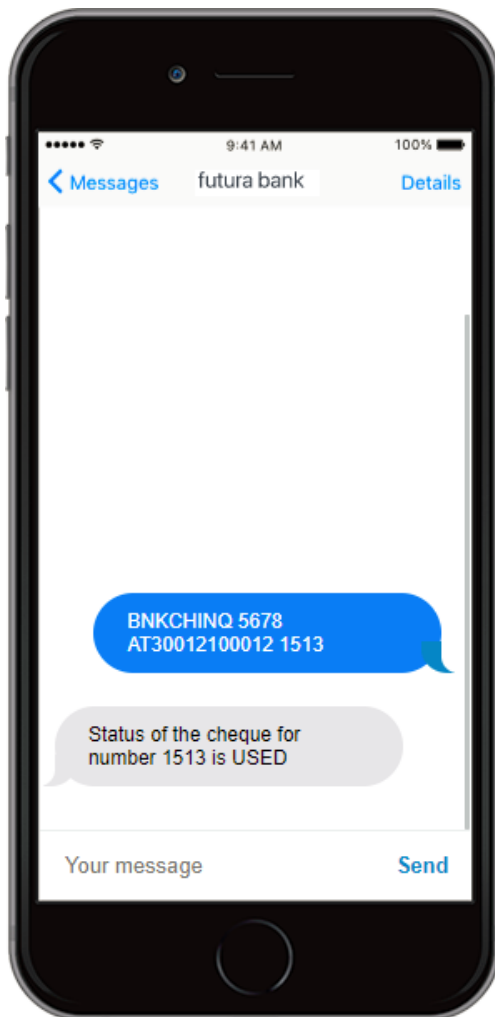
You can inquire for status of the cheque issued by sending the SMS to the bank in a specified format for a specific account & cheque number.

Sample Message Format

BNKCHINQ <PIN> <ACCTNUMBER> <CHEQUENUMBER>

Sample Message Request

BNKCHINQ 5678 AT30012100012 000018



3.8 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.

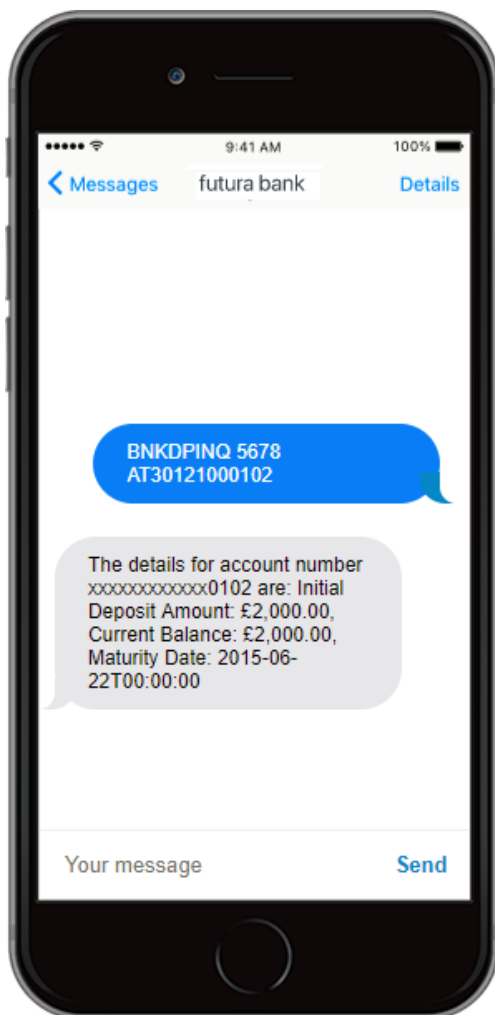
The response will contain the Term Deposit Account Number, Deposit Amount, Current Balance, Maturity Date.

Sample Message Format

BNKDPINQ <PIN> <AcctNumber>

Sample Message Request

BNKDPINQ 5678 AT30012100012



3.9 Help

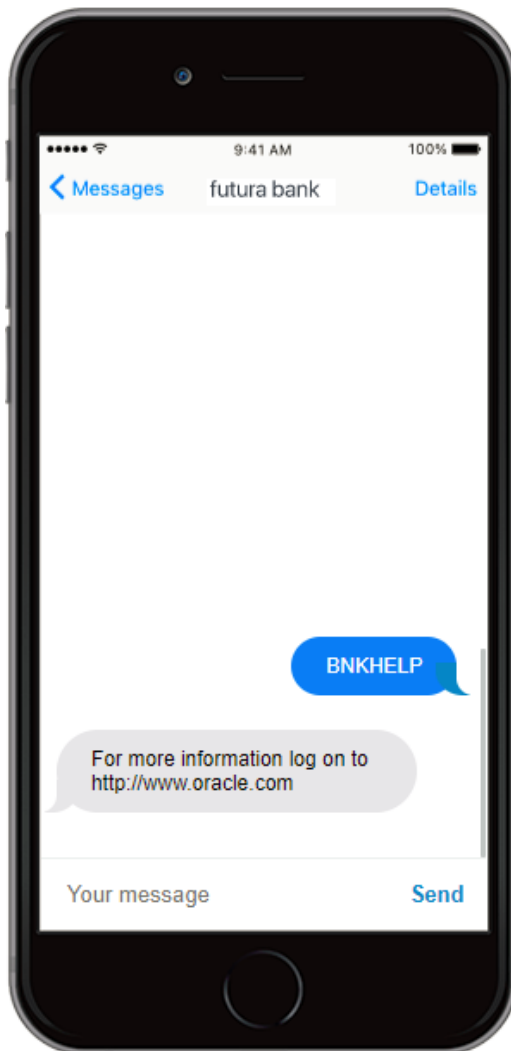
You can view keywords for supported functions by sending a Help text message. Response will contain the formats for SMS Banking and the keywords for the transactions.

Sample Message Format

BNKHELP

Sample Message Request

BNKHELP



3.10 Primary Account Inquiry

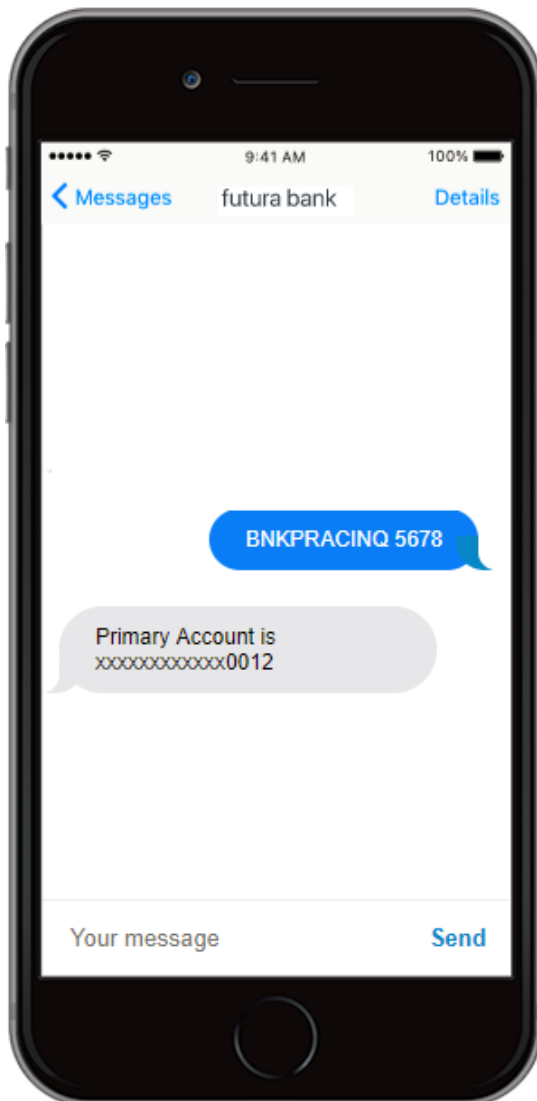
You can inquire for the defined primary account number by sending the SMS to the bank in a specified format.

Sample Message Format

BNKPRACINQ <PIN>

Sample Message Request

BNKPRACINQ 5678



3.11 Primary Account Update

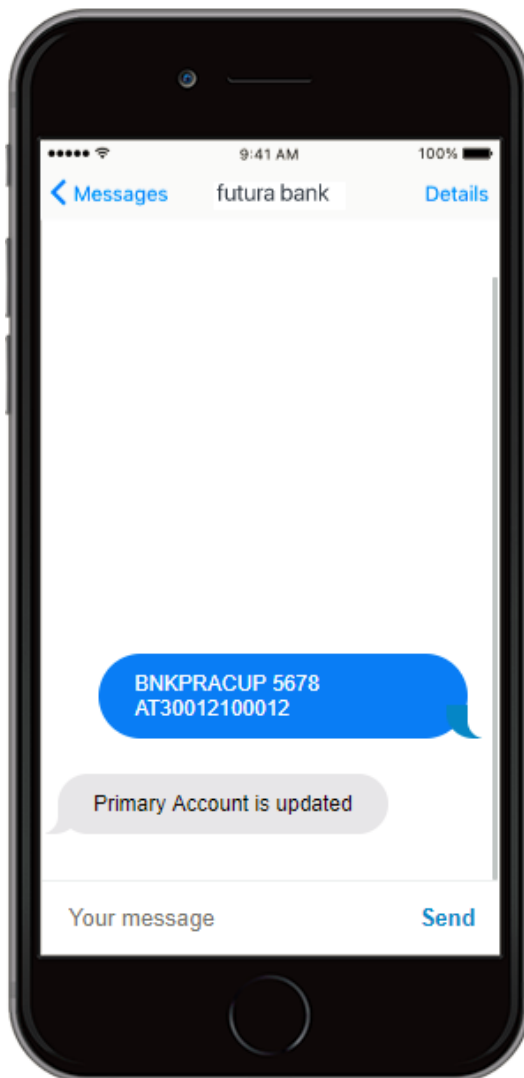
You can define/modify the primary account number by sending a SMS to the bank in a defined format. The response will contain the success message about modification of primary account number.

Sample Message Format

BNKPRACUP <PIN> <AcctNumber>

Sample Message Request

BNKPRACUP 5678 AT30012100012



4. 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

4.1 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:

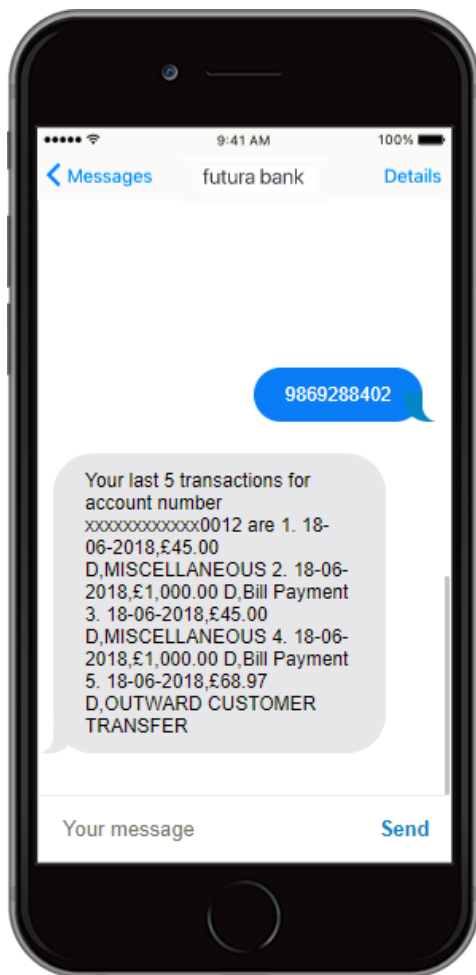


4.2 Inquiry of Last 5 Transactions

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.

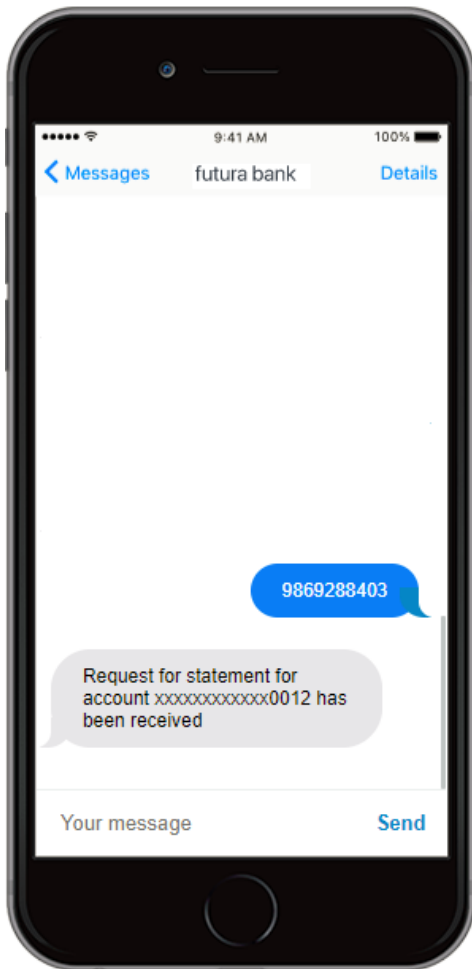
The transactions received as a response will be the last five successful transactions in a specified account.

Sample:



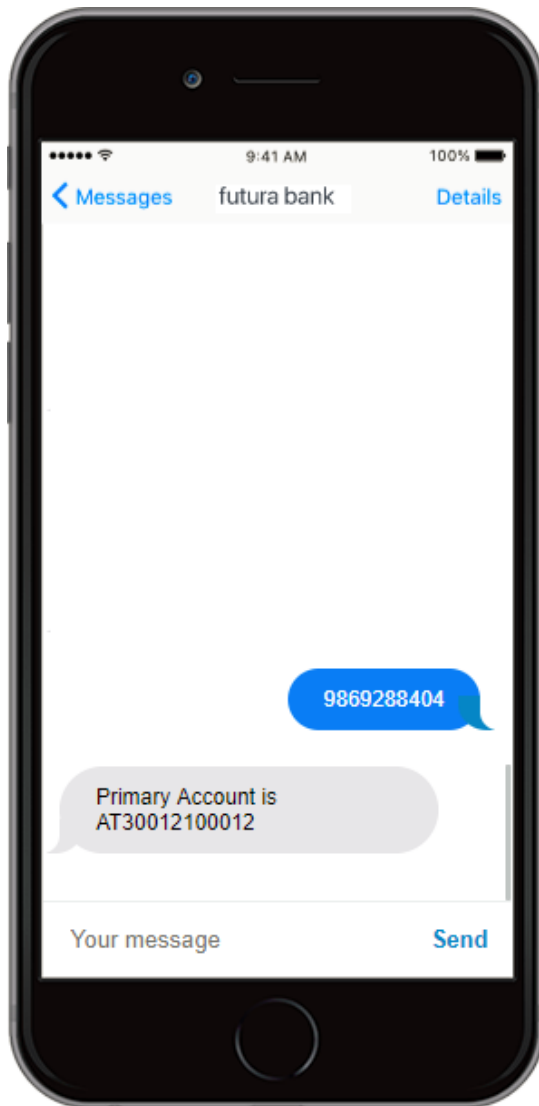
4.3 Account Statement Request

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.



4.4 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.



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.