

iMessage Payments User Manual
Oracle Banking Digital Experience
Release 22.2.0.0.0

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ORACLE®

iMessage Payments User Manual

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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 Release 22.2.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Transaction Host Integration Matrix

Legends

| | |
|-----------|--|
| 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 14.6.0.0.0 |
|----------|--|--|--|
| 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 | ✓ | ✓ |

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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:

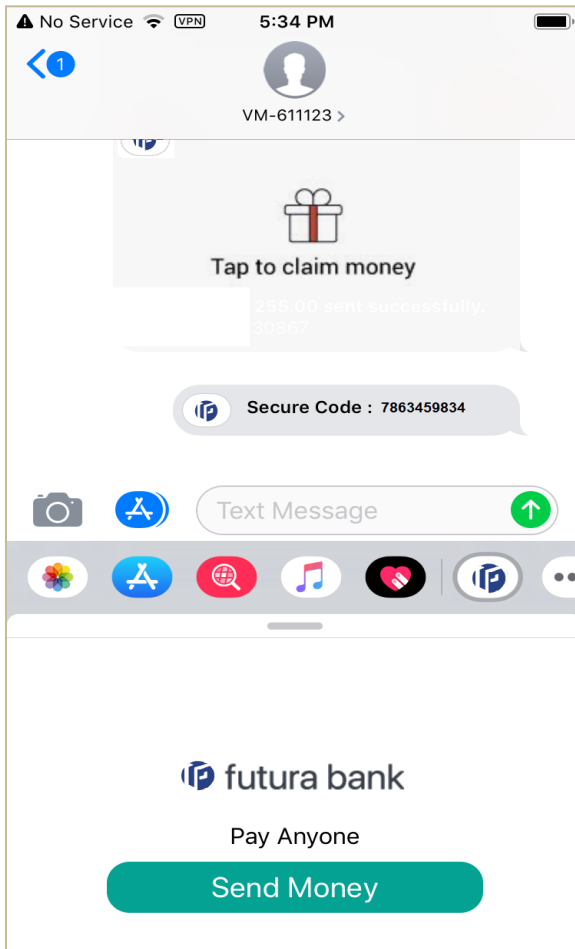
1. Launch the **iMessage** application on the device.
2. Open a conversation in iMessage with the contact to whom a payment needs to be initiated.

iMessage Page



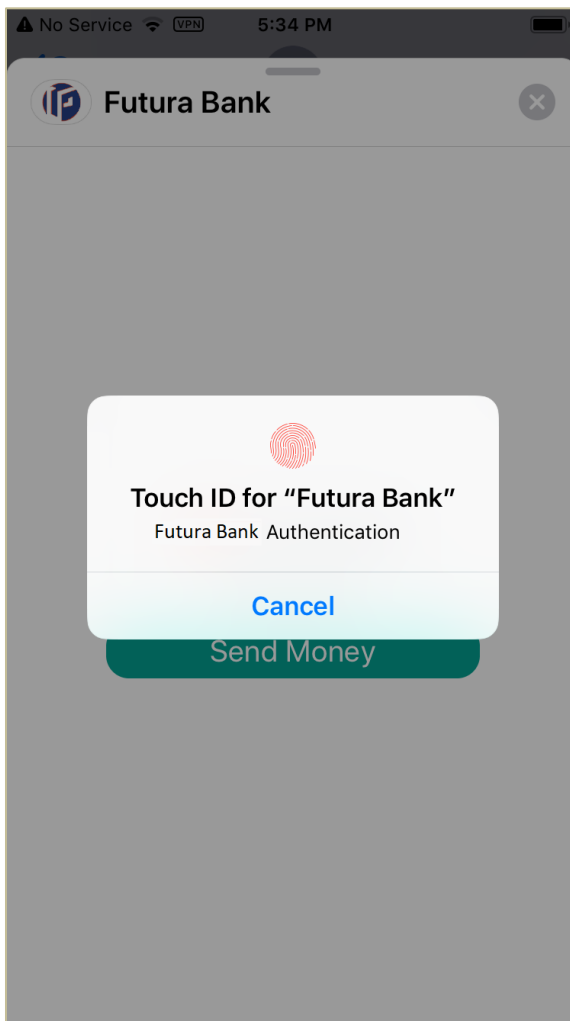
3. Click  to launch the Futura Bank application to quick pay.

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

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.

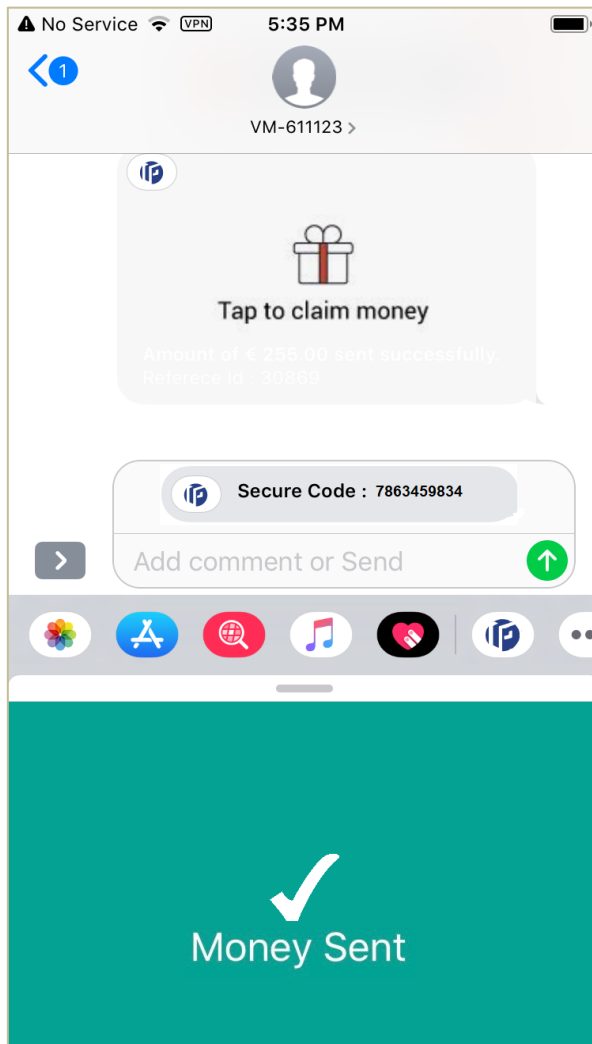
Field Description

| 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.

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