

Oracle® Banking Digital Experience

Account Aggregation User Manual



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ORACLE®

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Preface

Purpose

This guide is designed to help acquaint you with the Oracle Banking Digital Experience application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This document is intended for the following audience:

- Customers
- Partners

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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](#).

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.

Conventions

The following text conventions are used in this document:

Convention	Meaning
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.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Resources

For more information on any related features, refer to the following documents:

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

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:











Table 2 Basic Actions and Descriptions

Action	Description
Back	In case you missed to specify or need to modify the details in the previous segment, click Back to navigate to the previous segment.
Cancel	Click Cancel to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
Next	On completion of input of all parameters, click Next to navigate to the next segment.
Save	On completion of input of all parameters, click Save to save the details.
Save & Close	Click Save & Close to save the data captured. The saved data will be available in View Business Product with <i>In Progress</i> status. You can work on it later by picking it from the View Business Product .
Submit	On completing the input of all parameters, click Submit to proceed with executing the transaction.
Reset	Click Reset to clear the data entered.
Refresh	Click Refresh to update the transaction with the recently entered data.
Download	Click Download to download the records in PDF or XLS format.

Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table 3 Symbols and Icons

Symbols and Icons	Description
	Add data segment
	Close
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options
	View records in a card format for better visual representation.
	View records in tabular format for better visual representation.

1

Account Aggregation

This topic describes Account aggregation feature which 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 gets 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

2

Account Aggregation– Retail Users

This topic describes the account aggregation feature which 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

Perform anyone of the following navigation to access the screen.

- If there are no linked accounts;

From the Dashboard, click **Toggle menu**, click **Menu**, Click **Financial Management** , then click **Personal Finance Management**. Under **Personal Finance Management**, click **FuturaMax**, then click **Link/delink an Account**.

- If the external accounts are already linked;

From the Dashboard, click **Toggle menu**, click **Menu**, Click **Financial Management** , then click **Personal Finance Management**. Under **Personal Finance Management**, click **FuturaMax**, then click **View Dashboard**.

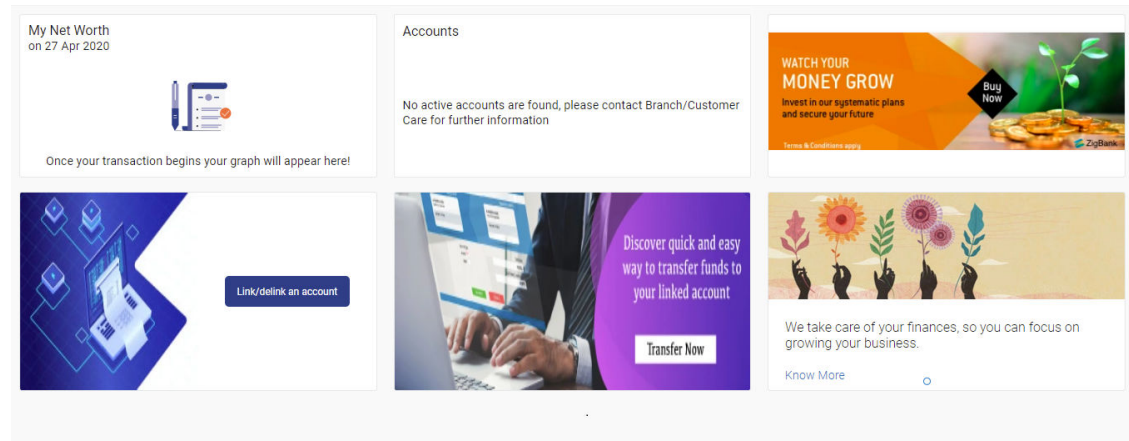
The **Aggregation** Dashboard appears

2.1 Aggregation Page

This topic provides the systematic instructions for Account Aggregation, if a logged in retail user has not linked any external bank accounts to his OBDX user ID.

The screen presents the highlights of the account aggregation feature and provides the customer with a hyperlink, to link his external bank accounts.

Figure 2-1 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. Upon selecting the option to link accounts, list of enabled external banks are displayed. Users select a bank to link accounts from a list of enabled external banks.

Figure 2-2 Futura Bank page

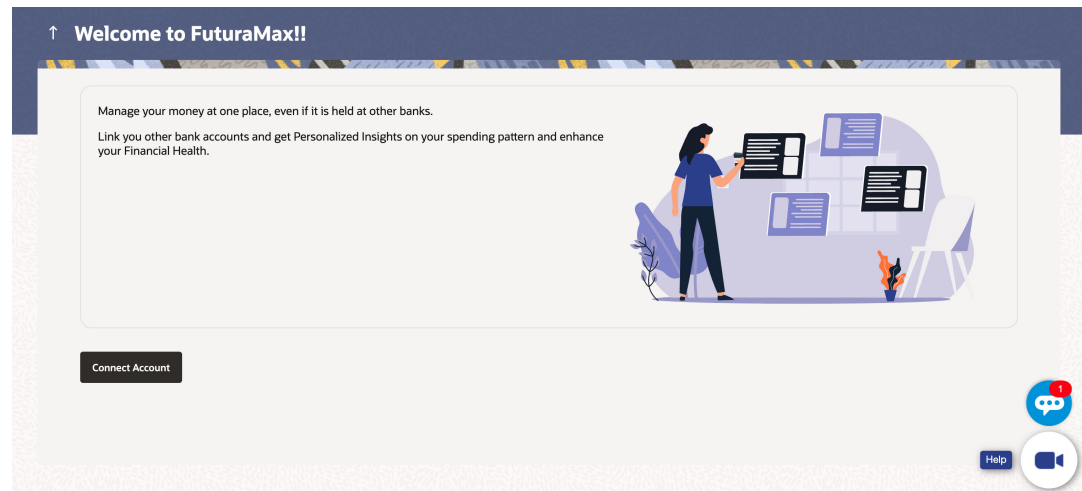
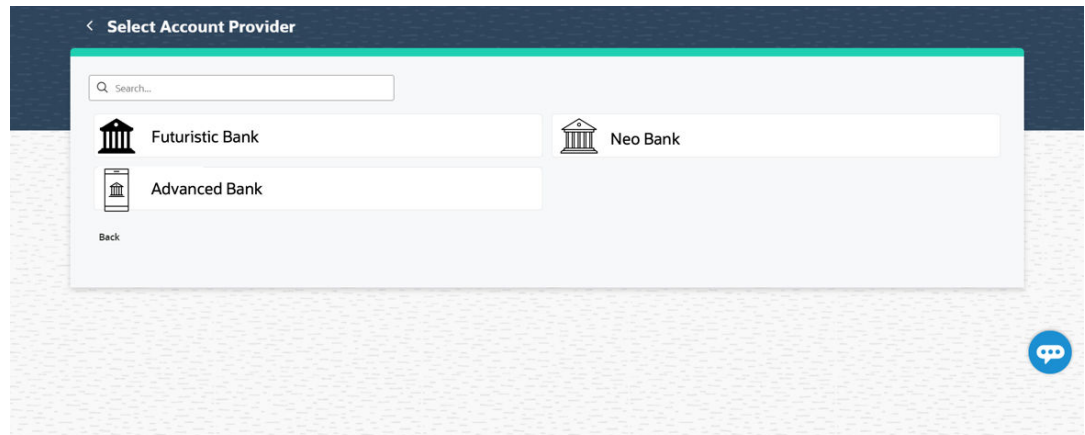


Figure 2-3 Link Account **Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-1 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 Login page of the respective external bank.

Perform the following action:

- Click on the **Back To Dashboard** link to navigate to the retail dashboard.

Consent page is displayed where user gives consent to link their bank accounts from external bank.

Figure 2-4 Log In Page - External Bank

The screenshot shows a 'Consent' page with a blue header. The main content area is white with a light blue 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 ICICI 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 26th May 2023.
We will access your data until 24th August 2023.

At the bottom, there are two buttons: 'Continue' (dark blue) and 'Cancel' (light blue). In the bottom right corner, there are two circular icons: a blue one with a white speech bubble and a red notification dot, and a white one with a blue speech bubble and a blue notification dot.

 **Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

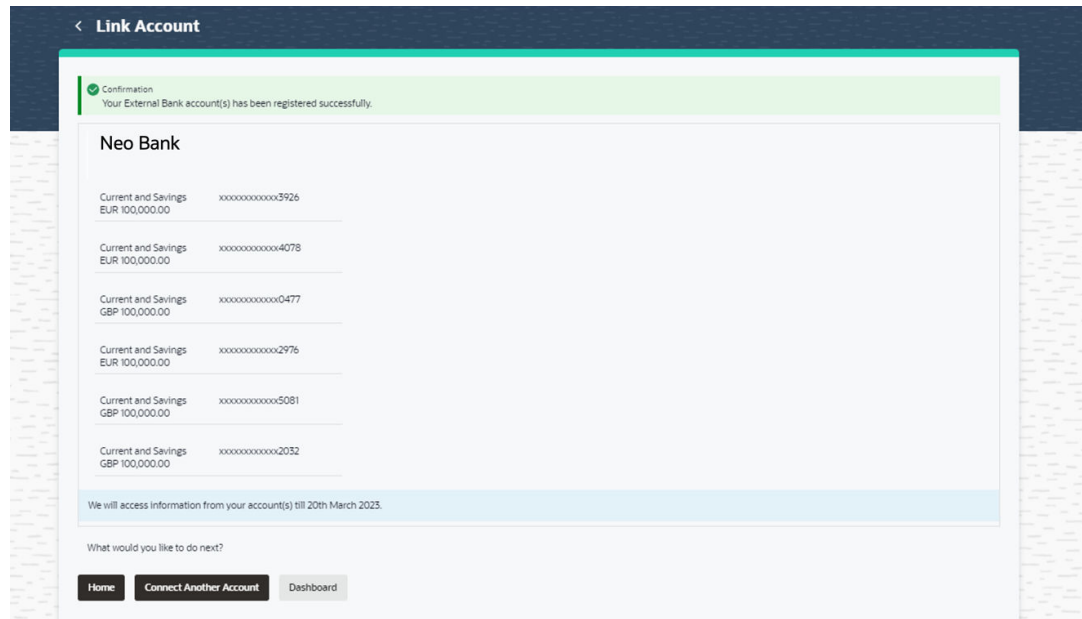
Table 2-2 Log In Page - External Bank- Field Description

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.

3. In the **User Name** field, enter the user name of your external bank account.
4. In the **Password** field, enter the password of your external bank account.
5. Click **Log In**.

The **Consent Page** to grant the access to login to the external bank account appears.

6. Click **Allow** to access the external bank account.
 - The list of accounts that the user holds in the external bank appears.
 - Click **Deny** to cancel the account aggregation process.

Figure 2-5 External Bank Account List **Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-3 External Bank Account List- Field Description

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

- Click on the **Link Account** link to link the external bank account.
The **Link Account** screen with the list of linked external accounts appear.
- Perform one of the following actions:

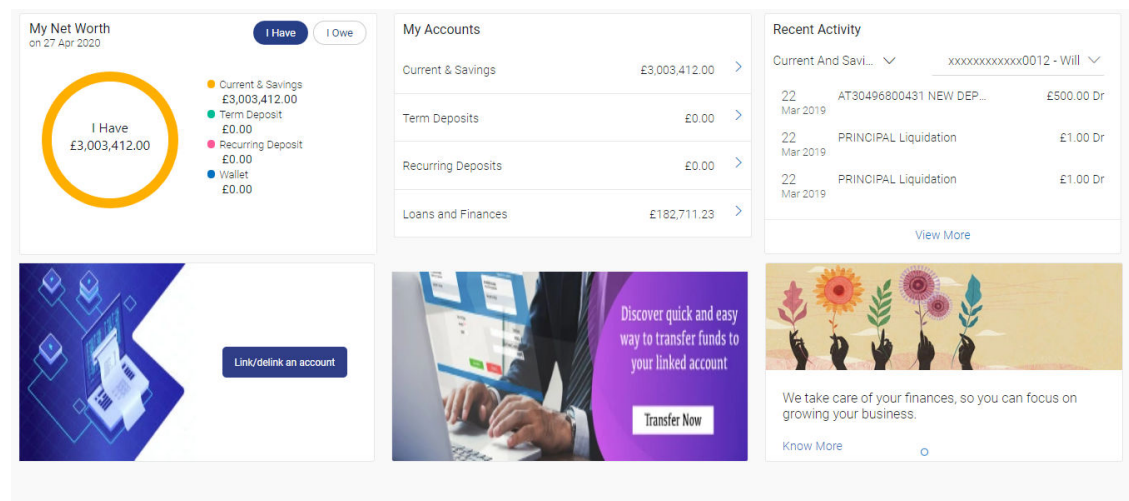
- Click on the **Back To Dashboard** link to navigate to the retail dashboard.
- Click **OK** to navigate to the retail dashboard.

2.2 Aggregation Dashboard for Already Linked External Account

This topic describes Account Aggregation dashboard, if external bank accounts are already linked to the OBDX accounts of the retail user.

1. From **Retail Dashboard**, click **FuturaMax**, then click **View Dashboard**, and then click **Aggregation Dashboard**.
The **Aggregation Dashboard** appears.

Figure 2-6 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.

2.3 Linking the External Bank Accounts

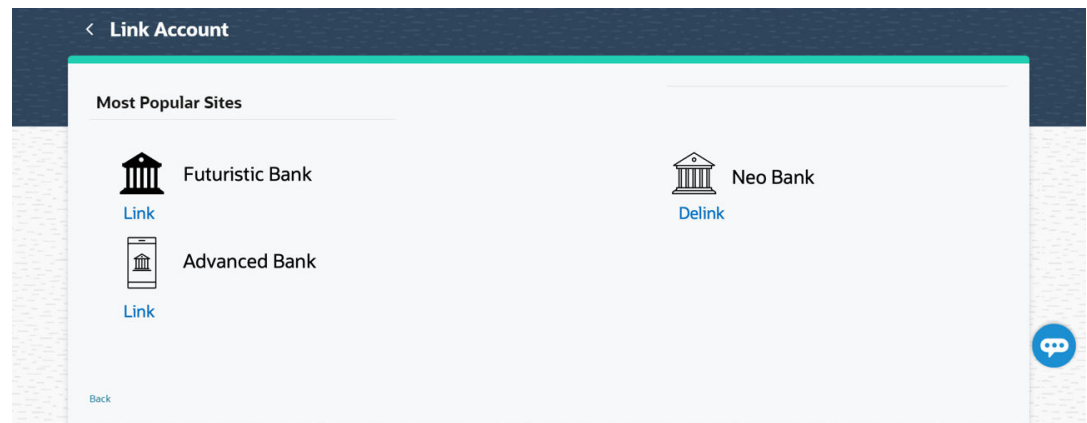
This topic provides the systematic instructions to allows the retail user to link the external accounts.

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 on the **Link/ delink an account** link.
The **Link Account** screen appears.

Figure 2-7 Link Account



2. Click on the **Link** link against the external bank icon/ name which you want to link for account aggregation.

The user is directed to the **Login** page of the respective external bank.
Perform the following action:

- Click on the **Back To Dashboard** link to navigate to the retail dashboard.

3. Repeat the steps 3 to 7 of **Aggregation Page** section.

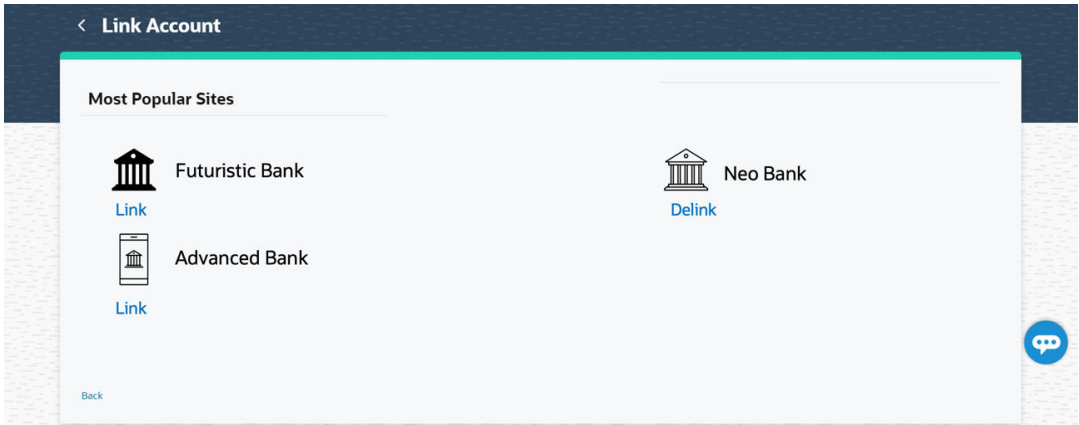
2.4 De-Linking the External Bank Account

This topic provides the systematic instructions to 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 on the **Link/ delink an account** link.
The **Link Account** screen appears.

Figure 2-8 Link Account



2. Click on 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.
The success message appears.
4. Click **Go To Dashboard** to navigate to the retail dashboard.

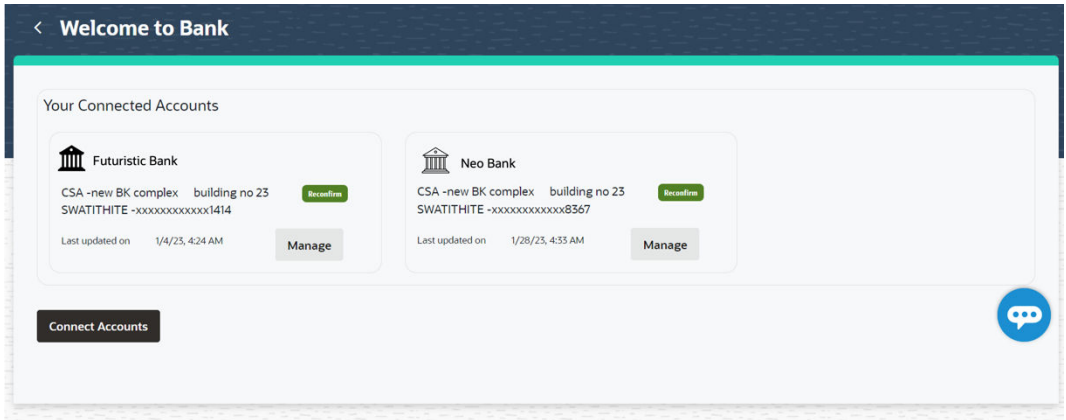
2.5 Consent Management for External Bank Account

This topic provides the systematic instructions to allows the retail user to manage the consent for linked external bank accounts.

User can revoke the consent for the linked external accounts.

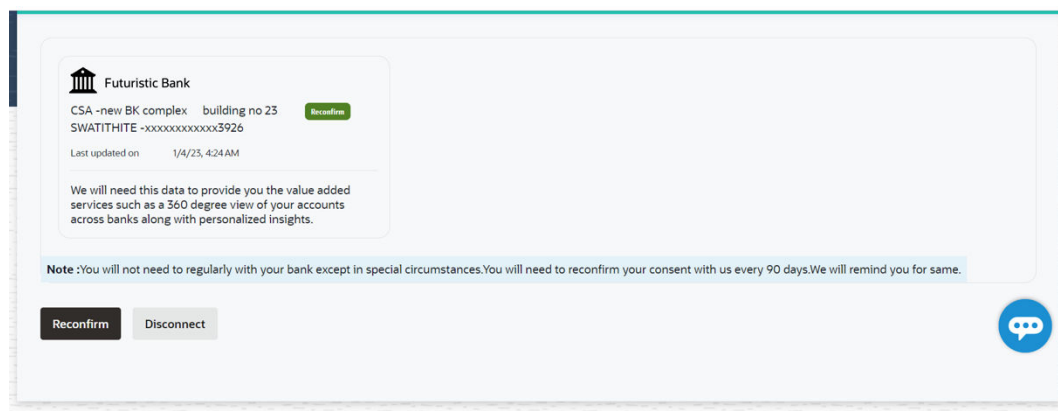
1. In the **Aggregation Dashboard** screen, click on the **Existing Linked Accounts** link to manage consent.
This will show a list of banks that are already linked.

Figure 2-9 List of Linked Banks



2. Click on **Manage** for any of the linked bank.
It redirects to the bank details page.

Figure 2-10 Linked Bank Details



3. User has the option of **Reconfirm** and **Disconnect** the consent.
Perform one of the following actions:
 - Click the **Reconfirm** to initiate the link external bank account flow.
 - Click the **Disconnect** to revoke the consent.

The bank will be removed from the user's account aggregation list and dashboard view.

2.6 Transfer Money to the External Bank Account

This topic provides the systematic instructions to enables the user to initiate payments towards external accounts that are linked to their internal accounts.

To transfer money to the external bank account:

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

Figure 2-11 Transfer Money

 **Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-4 Transfer Money- 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.
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. Perform one of the following actions:
 - In the **Amount** field, enter the transfer amount.
 - 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.

Figure 2-12 View Limits

My Limits [Close]

Channel ⓘ
Internet [Dropdown Arrow]

Available Limits

	Amount	€5.00 to €48,421.00
	Count	494

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

Ok

Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-5 View Limits- 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.
Count	Transaction initiation limits allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.

5. Perform one of the following actions:
 - Click **Transfer** to initiate the payment.
The **Transfer Money - Review** screen appears.
 - Click **Cancel** to cancel the transaction.
6. Perform one of the following actions from the **Transfer Money - Review** screen :
 - Verify the details, and click **Confirm**.

The **Verification** screen appears if the transaction is configured for Two Factor Authentication.

The success message appears, along with the reference number, host reference number and transaction details.

- Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to the previous screen.
7. Perform one of the following actions:
- Click **Go to Dashboard** to navigate to the Dashboard.
 - Click **More Payment Options** to access other payment options.
 - Click **Feedback** to provide feedback on the transaction.

3

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.

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