Oracle® Banking Digital Experience Merchant Payments User Manual





Oracle Banking Digital Experience Merchant Payments User Manual, Release 25.1.0.0.0

G38515-01

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Preface

Purpose

This guide is designed to help acquaint you with the Oracle Banking 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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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.
italic	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.

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
r 1	Maximize
J L	Minimize
▼	Open a list
i	Open calendar
Q	Perform search
:	View options
800	View records in a card format for better visual representation.
〓	View records in tabular format for better visual representation.



1

Merchant Payments

This topic describes the functionality related to 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.



External Payments Interface

This topic describes the External Payments Interface (EPI), which provides the capability of interfacing with merchant websites.

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. 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.

Pre-requisites:

- 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

To perform a transaction through EPI:

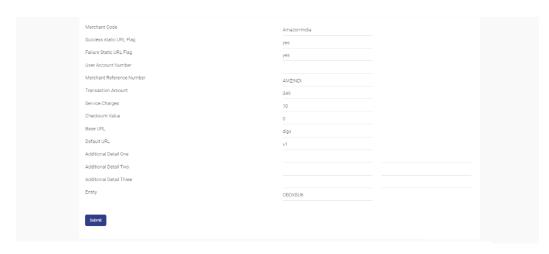
- Login to the Merchant URL.
- 2. From the Merchant Site URL, click External Payments Interface

The **Merchant Details** screen appears.



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.

Figure 2-1 Merchant Details



Note:

The fields which are marked as Required are mandatory.

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



Table 2-1 Merchant Details - Field Description

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Table 2-1 (Cont.) Merchant Details - Field Description

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Table 2-1 (Cont.) Merchant Details - Field Description

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Table 2-1 (Cont.) Merchant Details - Field Description

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Table 2-1 (Cont.) Merchant Details - Field Description

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Table 2-1 (Cont.) Merchant Details - Field Description

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Table 2-1 (Cont.) Merchant Details - Field Description

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Table 2-1 (Cont.) Merchant Details - Field Description

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Table 2-1 (Cont.) Merchant Details - Field Description

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Table 2-1 (Cont.) Merchant Details - Field Description

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Table 2-1 (Cont.) Merchant Details - Field Description

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Table 2-1 (Cont.) Merchant Details - Field Description

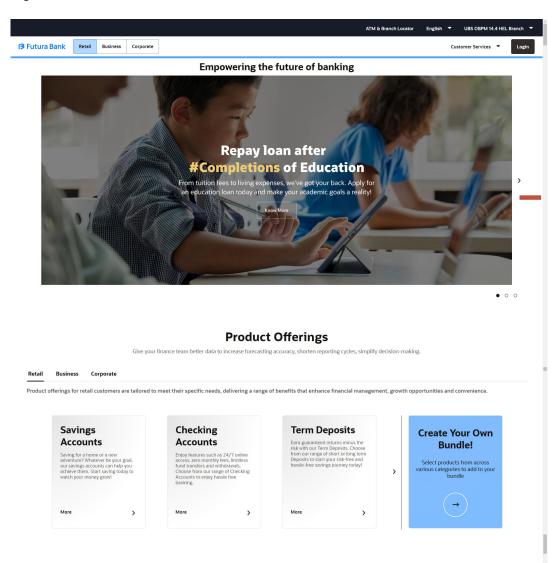
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- 3. In the **Merchant Code** field, enter the ID of the merchant.
- 4. In the User Account Number field, select the account number of the user that is to be debited (The user needs to mandatorily select the account number, only if 'Default customer's debit account number as request parameter' check box is not selected by bank administrator in the 'Merchant Maintenance' screen).

- 5. Enter the other relevant merchant details.
- 6. Click Submit.

The user will be redirected to the bank portal from the merchant site.

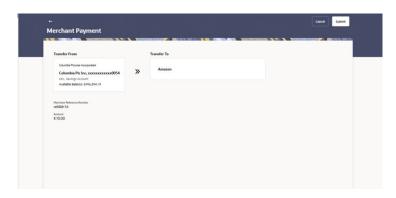
Figure 2-2 Bank Portal



- 7. Enter your login credentials.
- 8. Click Login.

The External Payments Interface – Complete Payment screen appears.

Figure 2-3 External Payments Interface – Complete Payment



Note:

The fields which are marked as Required are mandatory.

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

Table 2-2 Field Description

Field Name	Description	
Transfer From	The account from which the amount is to be transferred. Account number gets defaulted if user has only one CASA or Defau customer's debit account number as request parameter flag is set a 'Yes' by the selected merchant.	
	Otherwise, user gets an option to select an account number from which the amount needs to be debited.	
Transfer To	Name of the merchant.	
Merchant Reference	Reference number of the merchant.	
Amount	The payment amount to be transferred from the account is displayed as a read only field.	

- 9. Click **Submit** to pay.
- 10. The **Review** screen appears.

Perform one of the following actions:

- Verify the details and click Confirm.
- Click Cancel to cancel the transaction.
- **11.** The details submitted by the user will be updated in the host system. The success message appears along with the reference number.

FAQ

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.

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