Oracle® Banking Digital Experience

Merchant Payments User Manual

Release 25.1.0.0.0
G38515-01
July 2025

Oracle Banking Digital Experience Merchant Payments User Manual, Release 25.1.0.0.0

G38515-01

Contents

Preface

1 Merchant Payments

2 External Payments Interface

3 FAQ

Index

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

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 customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

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.

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.
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 *In Progress* 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

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.

2

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

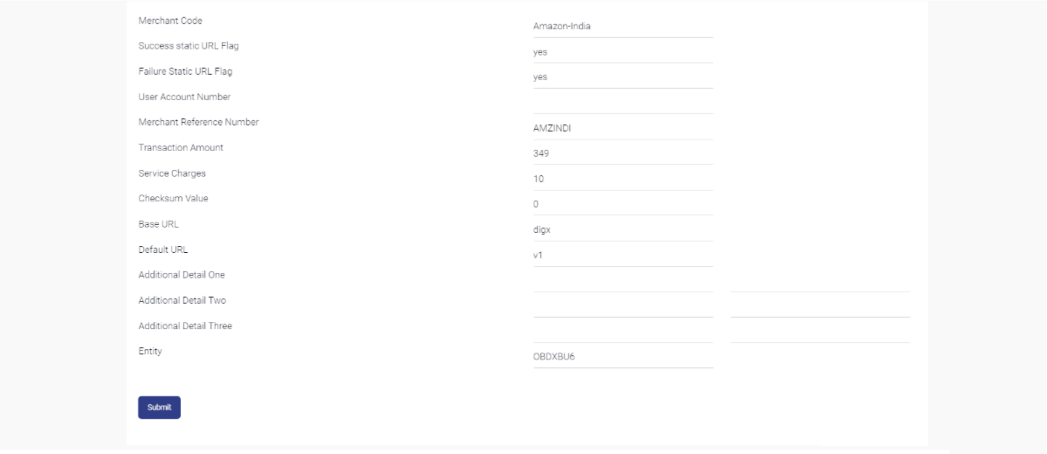
To perform a transaction through EPI:

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

   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.

Figure 2-1   Merchant Details



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	digx
Default URL	v1
Additional Detail One	
Additional Detail Two	
Additional Detail Three	
Entity	OBDXBU6

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

Field Name	Description
Merchant Code	The unique key assigned to a specific merchant by the bank.

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

Field Name	Description
Success Static URL Flag	Whether the flag of URL for sending the static response for as

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

Field Name	Description
	uccessful transaction is checked or not.

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

Field Name	Description
Failure Static URL Flag	Whether the flag of URL for sending the static response for un

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

Field Name	Description
	successful transaction is checked or not.

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

Field Name	Description
User Account Number	The user's account number from which amount is to be debited.

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

Field Name	Description
Merchant Reference Number	The reference number that is passed from the merchant site.

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

Field Name	Description
Transaction Amount	The amount to be paid to the merchant.

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

Field Name	Description
Service Charges	Displays the service charge amount to be debited, if any.

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

Field Name	Description
Checksum Value	Specify the checksum value.

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

Field Name	Description
Base URL	Base URL of an application to be passed on.

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

Field Name	Description
Default URL	Default version of an application to be passed on.

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

Field Name	Description
Additional Detail 1, 2, 3	Specify additional details if any.

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

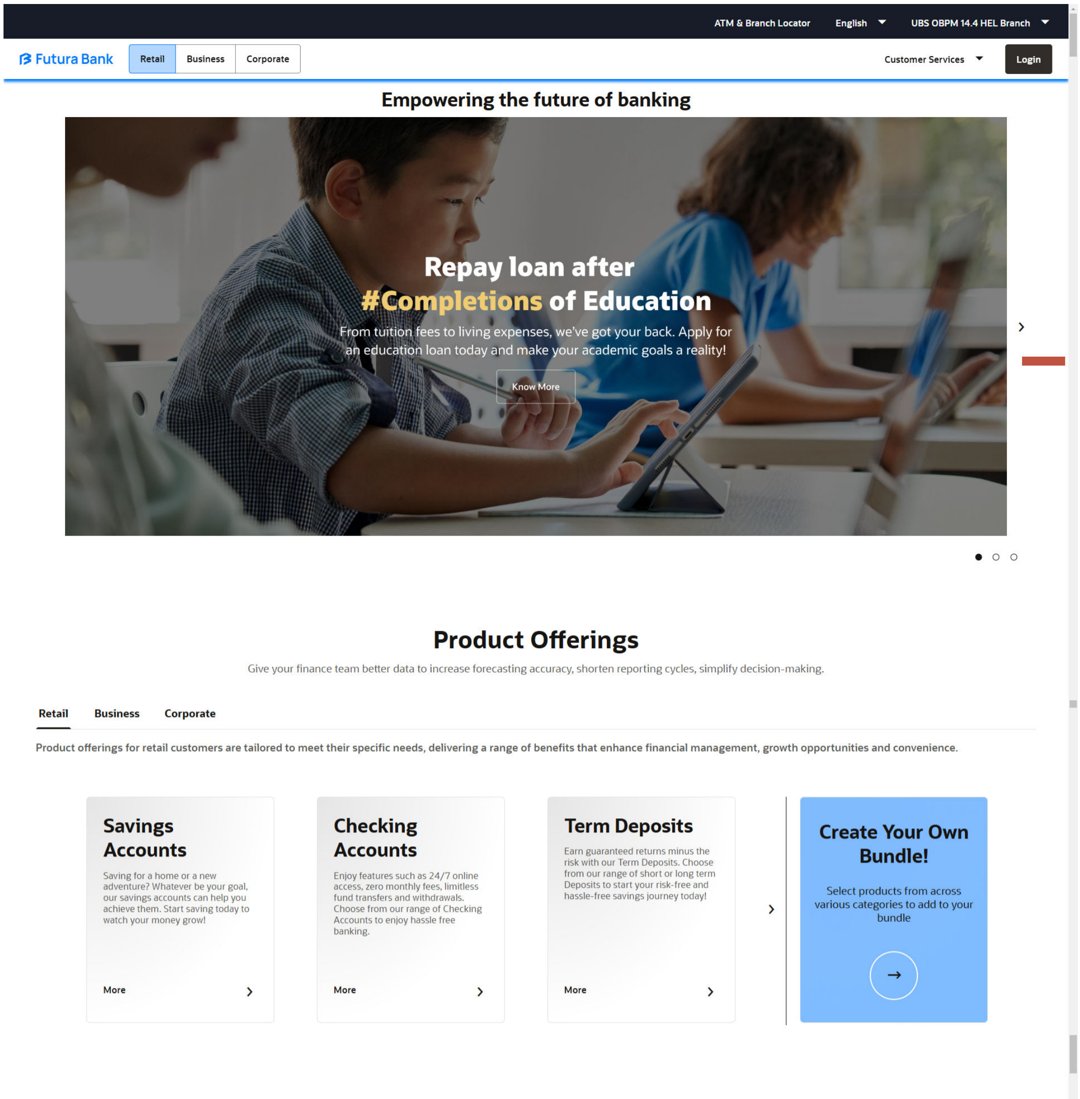
Field Name	Description
Entity	Entity to which the merchant belongs to be passed on.

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



Empowering the future of banking

Repay loan after #Completions of Education

From tuition fees to living expenses, we've got your back. Apply for an education loan today and make your academic goals a reality!

Product Offerings

Give your finance team better data to increase forecasting accuracy, shorten reporting cycles, simplify decision-making.

Product offerings for retail customers are tailored to meet their specific needs, delivering a range of benefits that enhance financial management, growth opportunities and convenience.

Savings Accounts

Saving for a home or a new adventure? Whatever be your goal, our savings accounts can help you achieve them. Start saving today to watch your money grow!

Checking Accounts

Enjoy features such as 24/7 online access, zero monthly fees, limitless fund transfers and withdrawals. Choose from our range of Checking Accounts to enjoy hassle free banking.

Term Deposits

Earn guaranteed returns minus the risk with our Term Deposits. Choose from our range of short or long term Deposits to start your risk-free and hassle-free savings journey today!

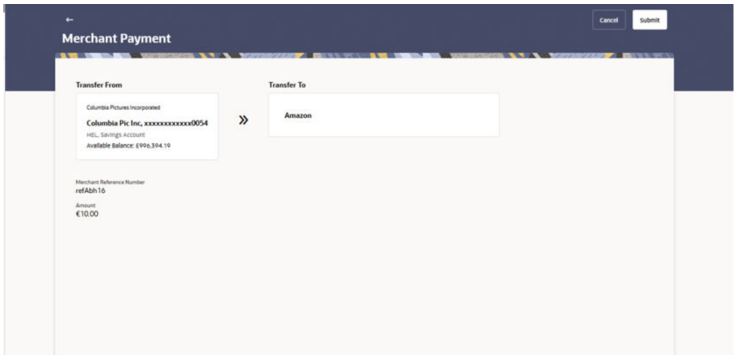
Create Your Own Bundle!

Select products from across various categories to add to your bundle

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

   The **External Payments Interface – Complete Payment** screen appears.

Figure 2-3 External Payments Interface – Complete Payment



Transfer From
Columbia Pictures Incorporated
Columbia Pic Inc, xxxxxxxxxxxx0054
HEL, Savings Account
Available Balance: £996,394.19

Transfer To
Amazon

Merchant Reference Number
refAbh16

Amount
€10.00

> **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 Default customer's debit account number as request parameter flag is set as '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.

3

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.

Index