

Scan to Pay User Manual  
Oracle Banking Digital Experience Cloud Service  
Release 25.1.0.0.0

Part No. G27932-01

April 2025

Scan to Pay User Manual

April 2025

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

Copyright © 2006, 2025, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.



---

## Table of Contents

<b>1. Preface .....</b>	<b>1-4</b>
1.1 Purpose .....	1-4
1.2 Audience .....	1-4
1.3 Documentation Accessibility .....	1-4
1.4 Diversity and Inclusion .....	1-4
1.5 Conventions .....	1-4
1.6 Screenshot Disclaimer .....	1-5
1.7 Acronyms and Abbreviations .....	1-5
<b>2. Scan to Pay .....</b>	<b>2-1</b>
2.1 Touch Points for Scan to Pay .....	2-2
2.2 Scan to Pay Flow .....	2-4

---

# 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 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.

## 1.5 Conventions

The following text conventions are used in this document:

Convention	Meaning
<b>boldface</b>	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.

## 1.6 **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.

## 1.7 **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. Scan to Pay

The Scan to Pay feature enables users to initiate payments towards merchants by simply scanning the merchant's QR code using their mobile device. The user is, hence, not required to know the merchant's account and bank information and can make payments towards any merchant that has a QR code generated by the bank, in a manner that is simple, fast and secure.

This feature is available to users that have accounts with the same bank as that of the Merchant.

On scanning the QR code, the system displays the name of the Merchant. The user has to simply select the CASA account or wallet from which funds are to be transferred, enter the amount to be transferred and specify remarks, if required, to complete the transaction.

---

### Note:

- This option is available to users on the pre-login page as well as post login within the payments option.
  - Only Within Bank payments can be made using QR code i.e. the merchant's account which is to be credited with the funds and the user's account to which is to be debited should belong to the same bank within the same country.
- 

### Pre-Requisites

- The merchant to whom the payment is to be made has a QR code generated by the bank.
- The **application role** to which the user belongs is provided access to transaction QR Payments through touch point **Mobile App** by way of **Role Transaction Mapping**.
- The user must have a valid current or savings account with the bank that is enabled for online banking.

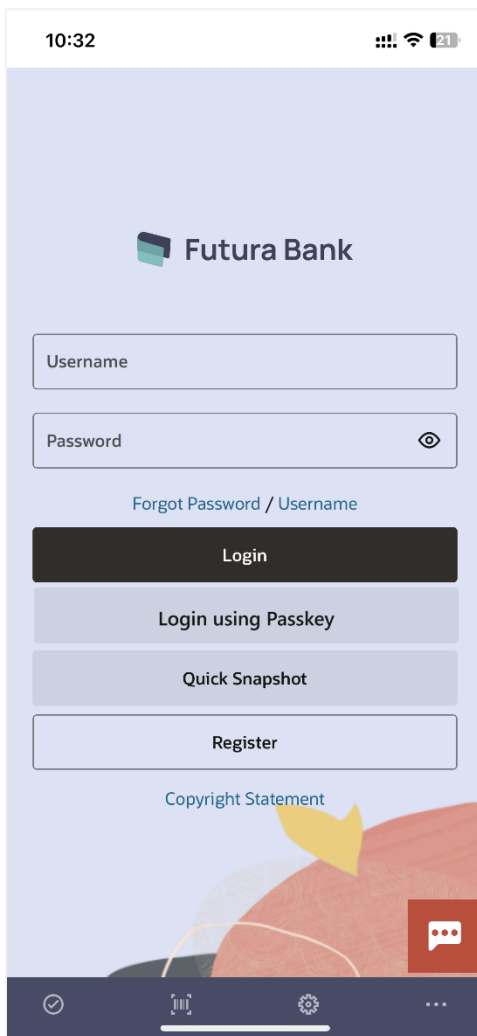
## 2.1 Touch Points for Scan to Pay


The **Scan to Pay** feature is available to the users on the pre-login page of the application, as well as post login under **Payments**. The following sections identify the steps involved in accessing this feature from the pre-login screen as well as post login from under the Payments module.

### 2.1.1 Pre-Login Access

1. Launch the **Futura bank app**. The **Futura bank** pre-login screen appears.

**Futura bank pre-login page**



2. Click the  icon on the pre-login page.
3. Select and click on **Scan to Pay** option. The system prompts user to enter login credentials.
4. In the **Username** field, enter the user ID.
5. In the **Password** field, enter the password.

---

Note: User can login to the Futura Bank application using Touch ID recognition.

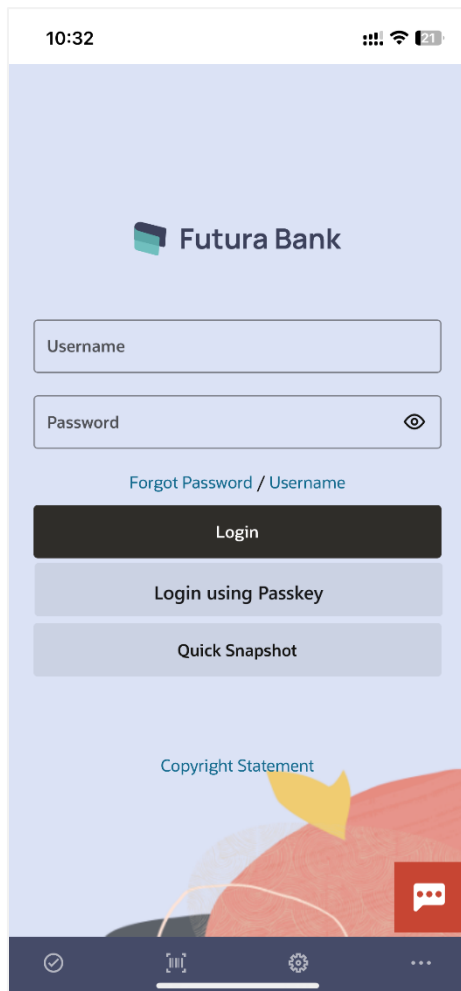
---

6. On successful authentication, the mobile device's camera is launched with defined scan area to scan the QR code.
7. There will be an additional option to adjust flash on this screen so that if there is an issue with light, the user can enable flash and then scan the QR code.
8. The user will scan the QR code within the defined area and on successful scan, the user will be navigated to the screen from which he/she can complete the payment transaction.

## 2.1.2 Post Login Access

1. Launch the **futura bank App**. The **futura bank** pre-login screen appears.

**futura bank home page**

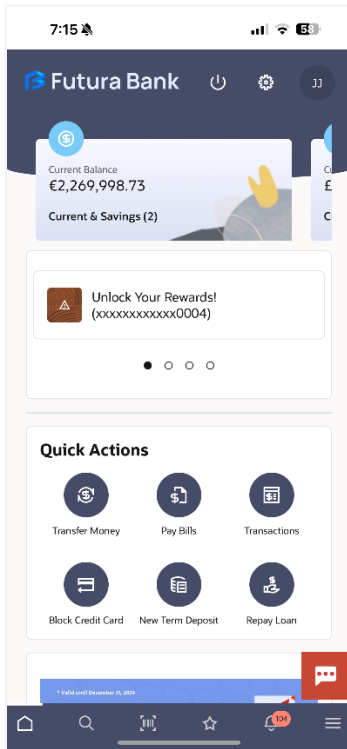



2. Enter the login credentials.
3. In the **Username** field, enter the user ID.
4. In the **Password** field, enter the password.



5. Click **Login**. The dashboard screen appears.

### Dashboard screen

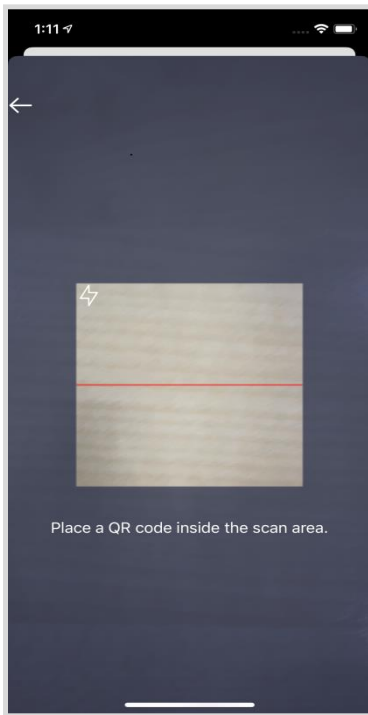


6. Click on the **Scan to pay**  icon.
7. The mobile device camera is launched with defined scan area to scan the QR code.
8. There will be an additional option to adjust flash on this screen so that if there is an issue with light, the user can enable flash and then scan the QR code.
9. The user will scan the QR code within the defined area and on successful scan, the user will be navigated to the screen from which he/she can complete the payment transaction.

## 2.2 Scan to Pay Flow

This section documents the steps involved in making a merchant payment through the **Scan to Pay** feature. The steps involved are the same regardless of whether the user has launched the Scan to Pay option from the pre-login page or from under Payments after logging into the futura bank application.

## Merchant QR code



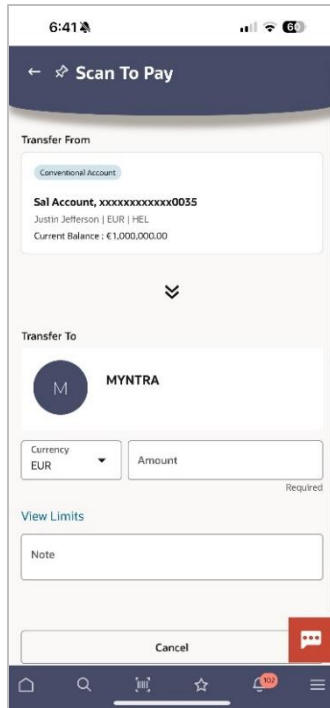
1. Scan the QR code within the defined dimensions.

## Scanned Merchant QR code



2. The system displays the merchant details on successful scanning of the QR code so that the user can confirm that the payment being made is to the intended merchant. The **Scan to Pay** screen appears.

### Scan to Pay screen



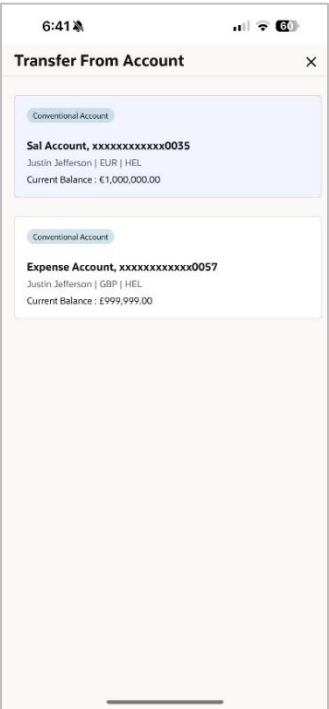
### Field Description

Field Name	Description
<b>Transfer From</b>	Select the source account or wallet from which the funds are to be transferred.  By default the primary account is selected.
<b>Transfer To</b>	The system displays the name of the merchant to whom the payment is to be made after having successfully scanned the merchant's QR code.
<b>Current Balance</b>	The available balance in the selected account appears below the <b>Transfer From</b> field once a source account is selected.
<b>Currency</b>	The currency in which the transfer will take place is displayed. Since only internal transfers are supported through Scan to Pay, the merchant's account currency is defaulted in this field.
<b>Amount</b>	Specify the amount to be transferred.
<b>View Limits</b>	Link to view the transaction limits applicable to the user.

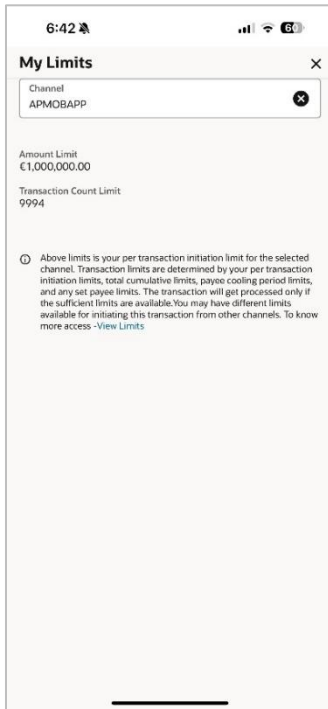
Field Name	Description
<b>Note</b>	Specify remarks, if any, for the transaction. This is an optional field.

3. From the **Transfer From** list, select an account or wallet from which the payment needs to be made to the merchant.
4. In the **Amount** field, enter the amount that needs to be transferred to the merchant.
5. The user can view the limits applicable for the specific transaction, in order to check the available and utilized limits.

### Transfer From Selection

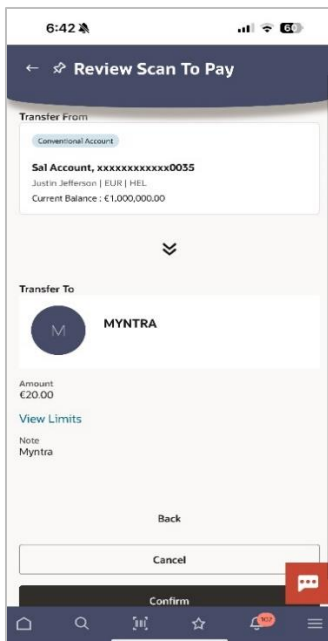


## View Limits screen



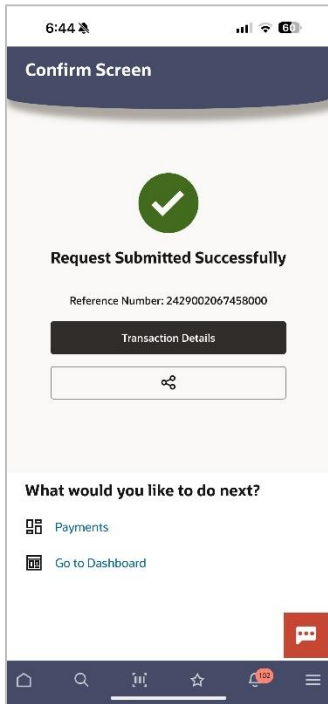
6. In the **Notes** field, enter transaction remarks/comments for reference, if any.
7. Click **Confirm** to initiate the payment. The **Review** screen appears.  
OR  
Click **Cancel** to cancel the transaction.

## Review screen

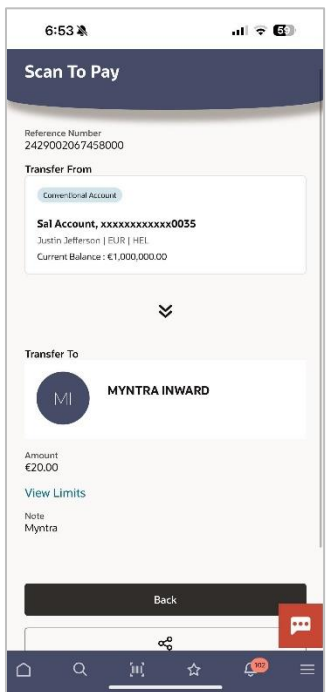


8. Click **Confirm** to confirm the payment.
9. The success message appears along with the transaction reference number.

### Confirmation screen



### Transaction Details screen



## **FAQs**

1. **Can I use the Scan to Pay feature to initiate a payment to a merchant who is not onboarded on futura bank as a Merchant?**

No. You can initiate a payment through this mode only if the merchant has been onboarded on futura bank and a QR code has been generated for the merchant by the bank.

2. **Why am I not able to scan a particular merchant's QR code?**

This can be due to scenarios such as the QR code being scanned is not generated by futura bank or the QR code was not scanned within the defined scan area etc.