

Siri Payment and Account Balance Inquiry User Manual
Oracle Banking Digital Experience Cloud Service
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Siri Payment and Account Balance Inquiry User Manual

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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
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.
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. Siri Payments

This feature harnesses Apple's voice command assistant, Siri, to enable users to initiate voice based payments to registered payees from their mobile devices. The user can, hence, simply use voice commands to launch Siri and transfer money to payees without having to physically access the banking application to make payments.

Siri payments can be made to existing payees across different payee categories. The match is based on the nickname of the payee maintained in the system.

The payment is authenticated with use of touch ID / Face ID as a passcode.

Note:

Siri cannot be used to pay multiple people **at the same time.**

Face ID as an option for Authentication will depend on the device support.

Features Supported in Application

- Payments to registered beneficiaries.

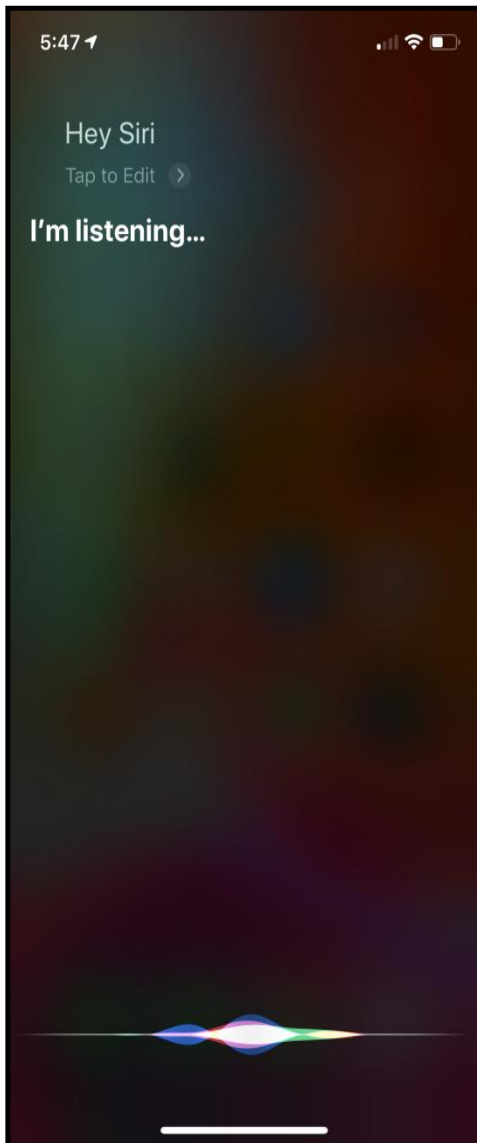
Pre-Requisites

- The user's mobile device needs to support software version of iOS 11 or a higher version.
- The user needs to provide Siri with the permission to access the bank application.
- The **application role** to which the user belongs is provided access to Payments as a transaction through touch point **Siri** by way of **Role Transaction Mapping**.
- The user must have a valid current or savings account with bank that is enabled for online banking.
- The user must have registered payees.

To transfer money through Siri:

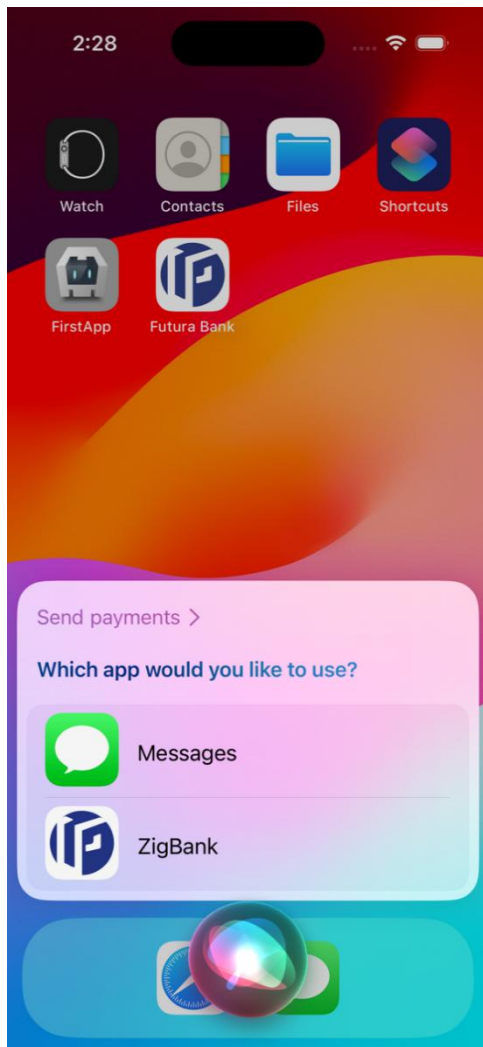
1. Launch **Siri** by holding the **Home** button or by calling out 'Hey Siri' depending on the settings enabled on the device.

Hey Siri Page



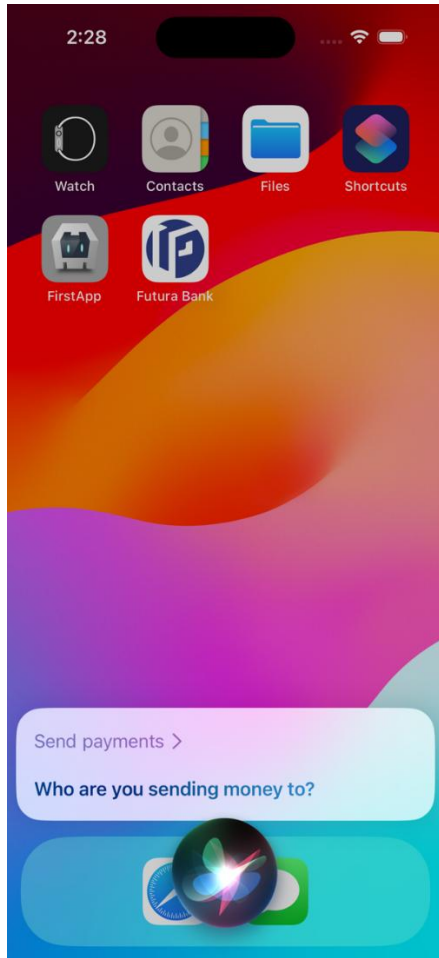
2. Ask Siri to initiate the payment by specifying the details i.e. payee nick name, amount and remarks if any e.g. Hey Siri, pay John \$59 for lunch.

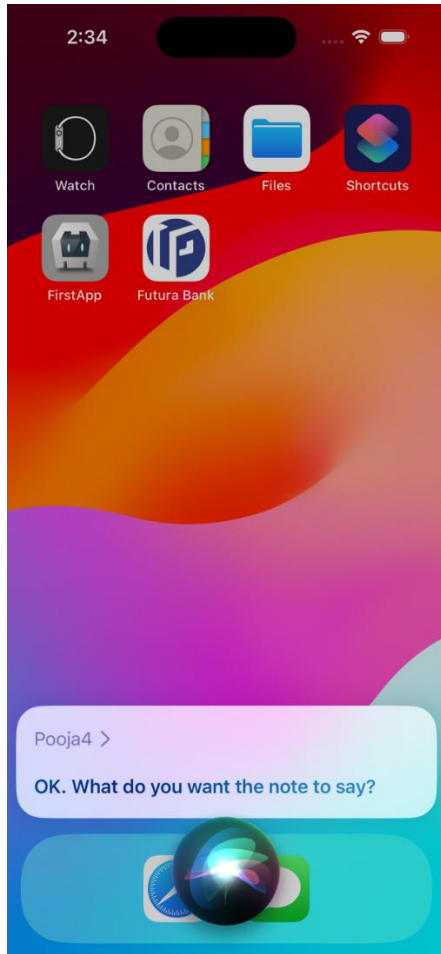
Payment Request to Siri page



3. Siri prompts the user to select an application.
4. Select the bank's name to initiate the flow.
5. Siri will prompt for the payee's name if it cannot find a matching name among the nicknames saved in the bank application.

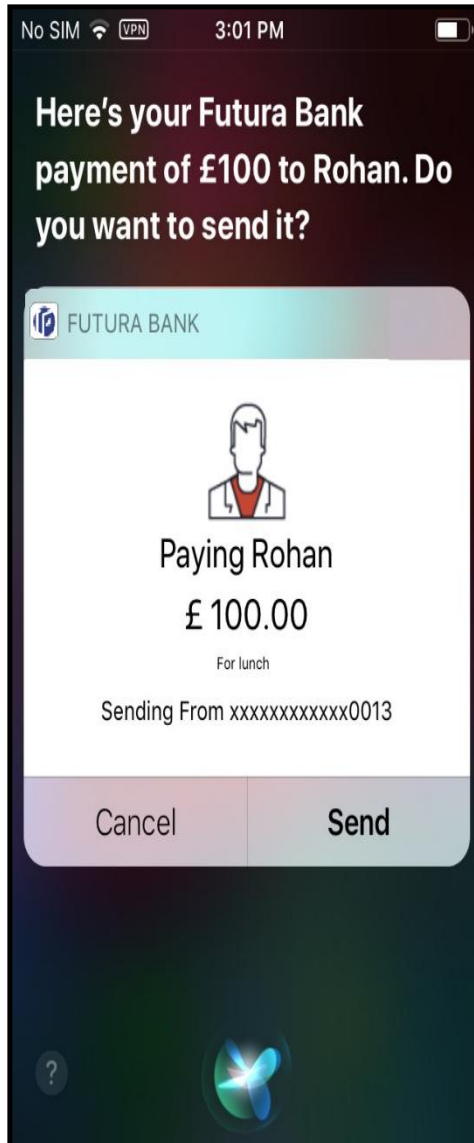
Note: If a match is found, it will proceed without interruption..





6. Siri will ask if the user would like to add a note to the transaction before proceeding.
7. Click **Send** or give voice command to confirm the payment.
OR
Click **Cancel** or give voice command to cancel the transaction.

Payment Permission Request



Field Description

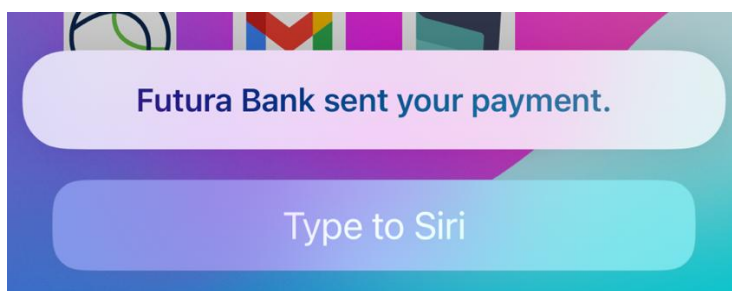
Field Name	Description
Payee Name	Displays the nickname of the payee to whom the payment is being made.
Amount	Displays the amount to be transferred along with the currency in which the transfer is taking place.

Field Name	Description
Transfer From	Displays the source account, with account nickname (if defined), from which the funds will be transferred.
Narration/Remarks	Displays the remarks, if defined.

8. Click **Send**. The **Touch ID Authentication / Face ID Authentication** screen appears depending upon the alternate login option enabled.
OR
If you give a voice command or click **Cancel**, Siri will cancel the payment transaction.

Touch ID Authentication

9. To authenticate the payment, scan your fingerprint to confirm your identity with a single touch.
10. A success message appears confirming the completion of the payment transaction.



3. View Account Balance

In addition to using Siri to initiate voice-based payments on their mobile devices, users can also use Apple's voice command assistant to perform balance inquiries on any mapped account.

Note: Siri cannot be used to fetch account balance of multiple account types in one go.

Features Supported in the Application

- Balance inquiry of accounts i.e. Savings, Current, Mortgage Accounts and Credit Cards.

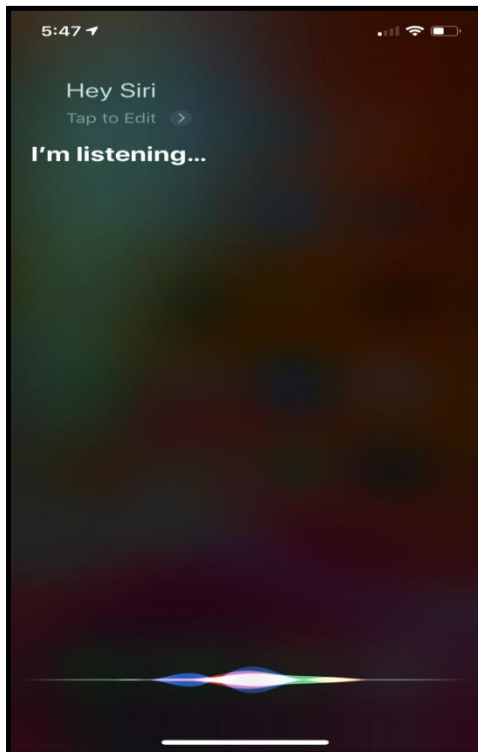
Pre-Requisites

- The user's mobile device needs to support software version iOS 11 or any higher version.
- The user needs to provide Siri with the permission to access the bank application.
- The **application role** to which the user belongs is provided access to Account Balance Inquiry as a transaction through touch point **Siri** by way of **Role Transaction Mapping**.
- The user must have a valid account with bank that is enabled for online banking.

To initiate an account balance inquiry through Siri:

1. Launch **Siri** by holding the **Home** button or by calling out 'Hey Siri' depending on the settings enabled on the device.

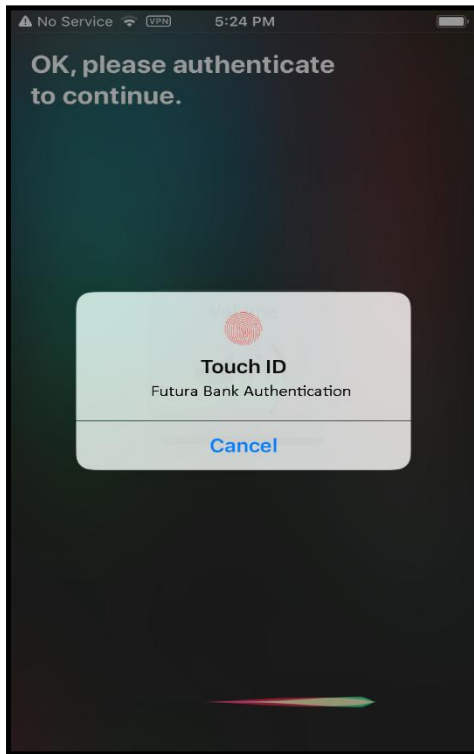
Hey Siri Page



2. Initiate an account balance inquiry by using a voice command such as "Hey Siri, what is my account balance in my Savings account?" specifying the required command words and the account type for which you want to check the balance.

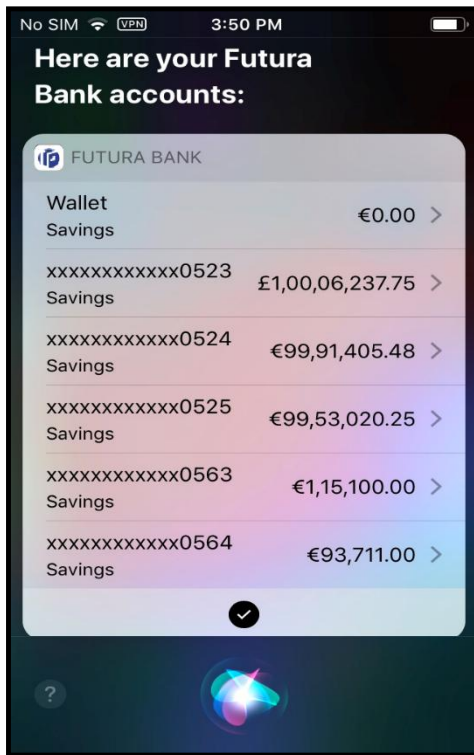
3. The user will be prompted to authenticate their identity through Touch ID or Face ID to proceed with the account balance inquiry.

Touch ID Authentication



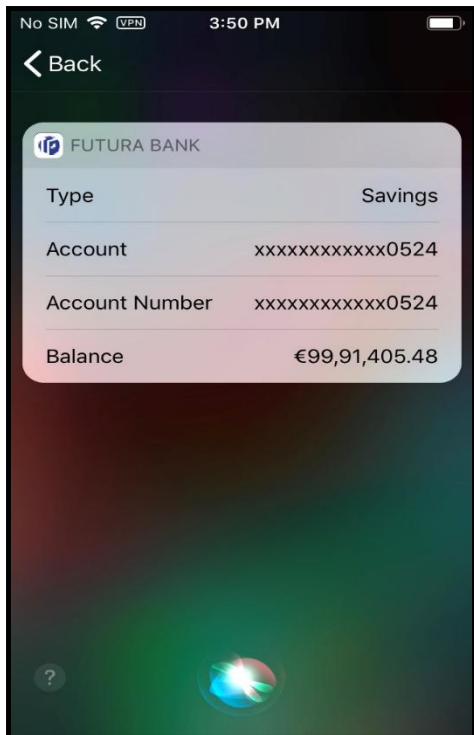
4. Scan the user's fingerprint to verify their identity with a single touch.
5. The system will display the account balance(s) for all accounts of the specified type.

Savings Account Balance screen

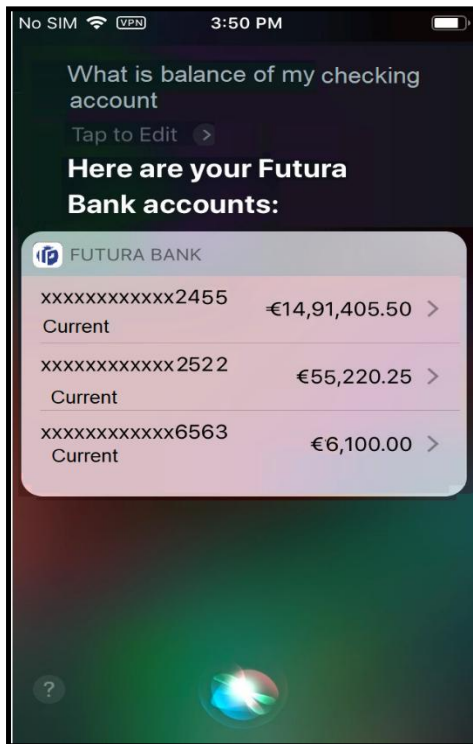


6. Click  to view the details of the selected account.

Savings Account Balance Details screen

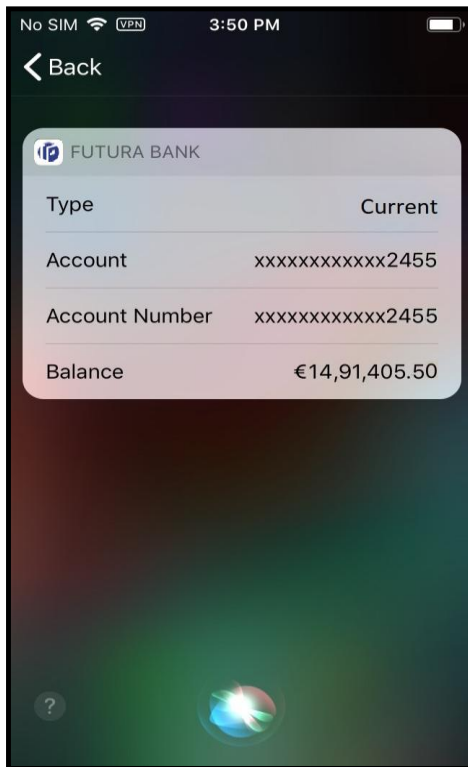


Checking/Current Account Balance screen

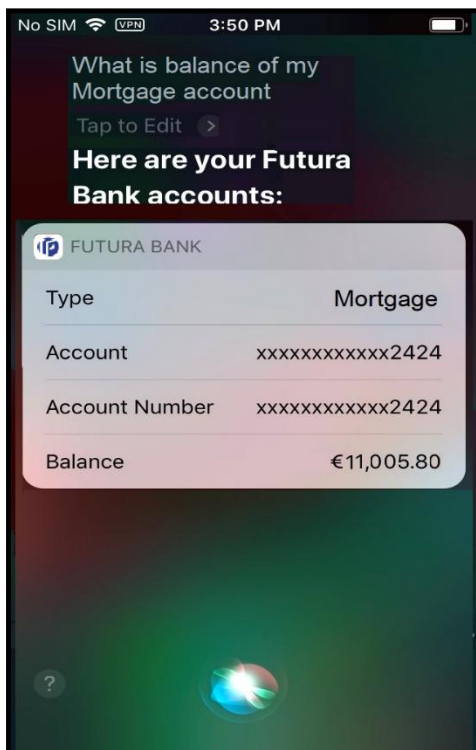


7. Click > to view the balance details in selected account.

Checking/Current Account Balance Details screen



Mortgage Account Balance screen



FAQs

- 1. Does Siri allow the user to change the debit account in case of balance insufficiency or if the account is in a status which restricts the payment?**

No, Siri will always default the same account number, and the user cannot edit the account from which the payment can be made.

- 2. Will the system consider the limits maintained in the system as part of the transaction?**

Yes. The system would refer to the limits defined for the transaction i.e. if the payee resolved is of type 'Domestic' then the domestic payment limits will be referred to and in case of internal payee, the limits defined for internal payment will be considered.

- 3. What happens if there is a limit breach as part of the transaction?**

Siri displays an error message, if the fund transfer amount is not within the specified limits range (minimum and maximum amount).

- 4. What happens if payee nickname does not match with the maintained payees?**

If the payee nickname stated by the user does not match any of the existing registered payee nicknames, then a standard response message will be generated by Siri and the user will be asked to say the payee's name again.

- 5. What if the user does not specify the currency while initiating a Siri payment?**

If the currency for the transaction is not specified by the user, then the system by default will pick the transaction currency from the locale.