

Oracle® Banking Digital Experience

iMessage Payments User Manual



Release 25.1.1.0.0
G43811-01
October 2025



Copyright © 2015, 2025, Oracle and/or its affiliates.

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.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. 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 fail-safe, 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.

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

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about 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 unless otherwise set forth in an applicable agreement between you and Oracle. 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, except as set forth in an applicable agreement between you and Oracle.

Contents

Preface

Purpose	i
Before you Begin	i
Pre-requisites	i
Audience	i
Documentation Accessibility	ii
Critical Patches	ii
Diversity and Inclusion	ii
Related Resources	ii
Conventions	ii
Screenshot Disclaimer	iii
Acronyms and Abbreviations	iii
Basic Actions	iii
Symbols and Icons	iv
Post-requisites	iv

1 iMessage Payment

1.1	Initiate Payment	1
1.2	Claim Money – Payment initiated to iMessage contact	9

2 FAQ

Index

Preface

- [Purpose](#)
- [Before you Begin](#)
- [Pre-requisites](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Related Resources](#)
- [Conventions](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Basic Actions](#)
- [Symbols and Icons](#)
- [Post-requisites](#)

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.

Before you Begin

Kindly refer to our **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Pre-requisites

Specify **User ID** and **Password**, and login to **Home** screen.

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.

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

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.

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

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.

Post-requisites

After finishing all the requirements, please log out from the **Home** screen.

1

iMessage Payment

This topic describes how iMessage payment functionality enables users to initiate payments to beneficiaries.

iMessage payment allows the user to initiate a payment to a beneficiary, that is, the contact in context of the conversation, by launching the app from iMessage. On selection of Futura Bank app from iMessage, the user can initiate a payment by clicking **Send Money**. The authentication screen appears to authenticate the user either through touch ID or Face ID, depending upon the alternate login option enabled.

On successful authentication, the user can enter payment details and confirm the payment.

On payment confirmation, the system sends a link to the beneficiary to claim the payment. It also generates a security code that is displayed to the initiator, which needs to be shared with the beneficiary separately.

Note

Limits defined for P2P transfer will be utilized.

On initiation of the payment, the account of the initiator gets debited or placed on hold, depending on the bank setup.

This feature is available only on iOS devices with a minimum version of iOS11.

Face ID as alternate login is available only for iOS devices supporting it.

Pre-requisites

- User has set Touch ID / Face ID as an alternate login for Futura Bank application. Touch ID / Face ID is dependent on the device support.
- [Initiate Payment](#)
This topic provides the systematic instructions for user to initiate payments to beneficiaries.
- [Claim Money – Payment initiated to iMessage contact](#)
This topic provides the systematic instructions for users to claim funds by sharing a link via iMessage.

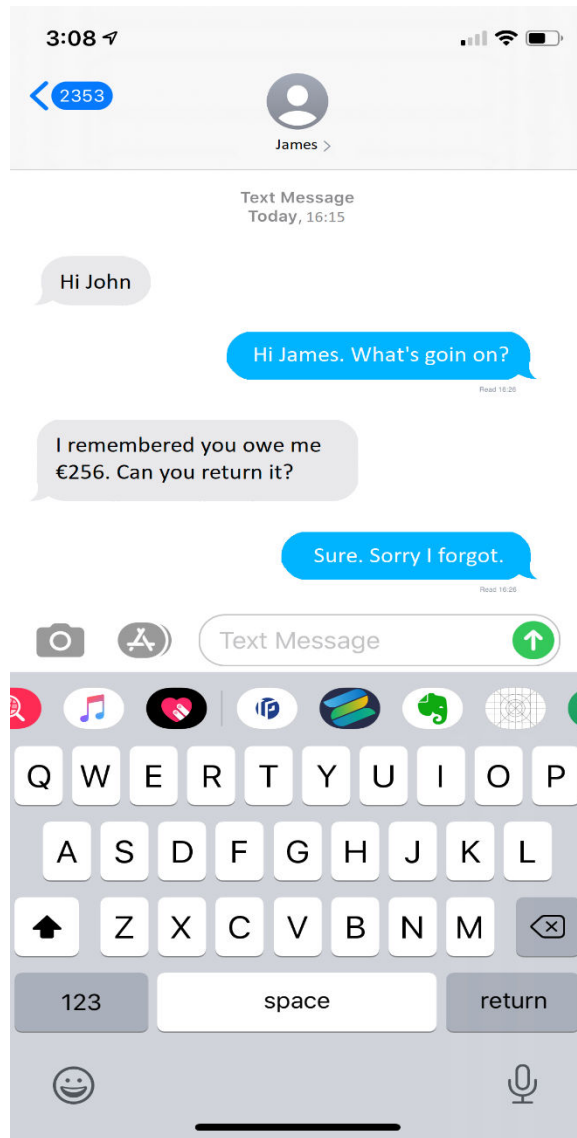
1.1 Initiate Payment

This topic provides the systematic instructions for user to initiate payments to beneficiaries.

To initiate a payment in iMessage:

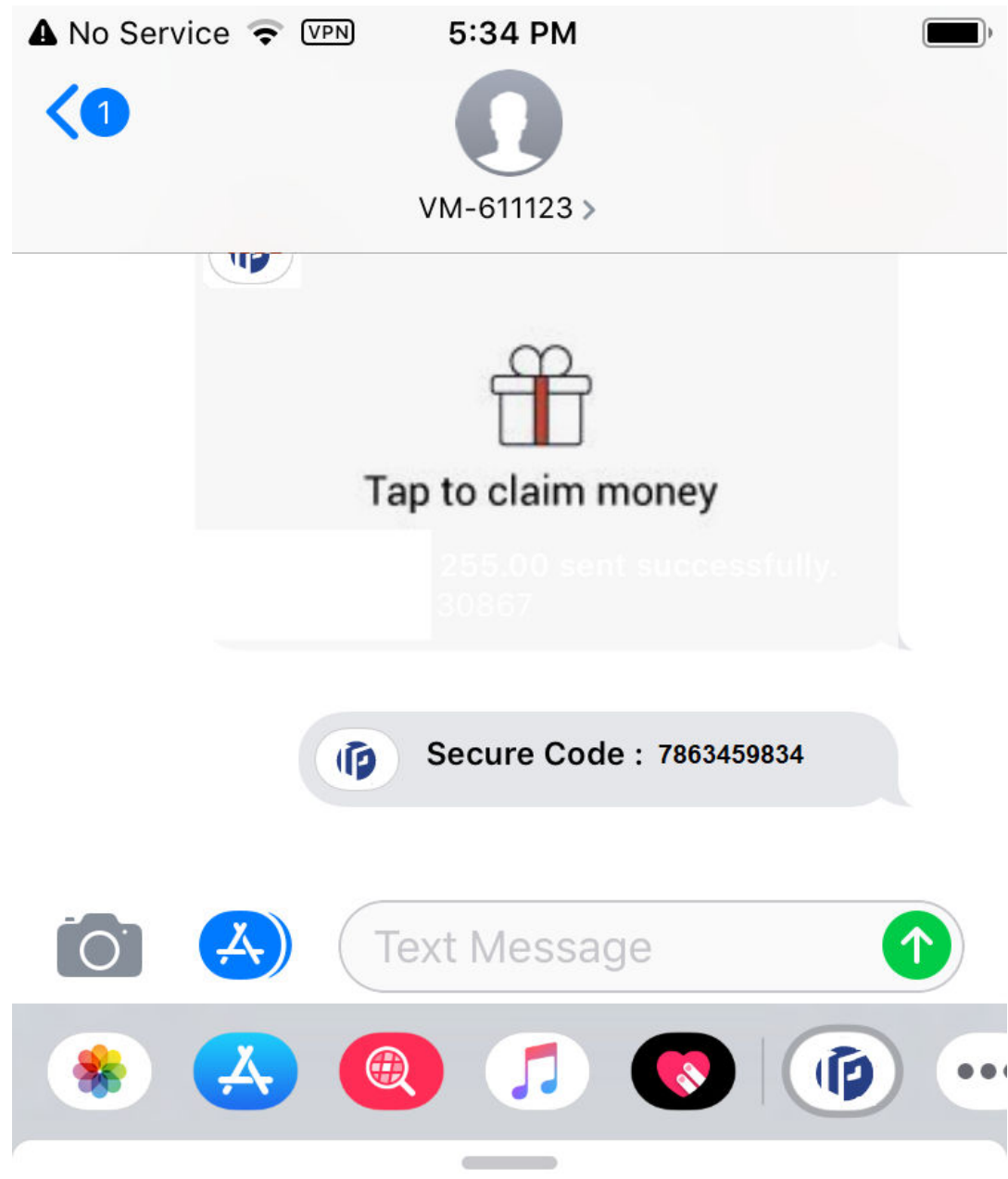
1. Launch the **iMessage** application on the device.
2. Open a conversation in iMessage with the contact to whom a payment needs to be initiated.

Figure 1-1 iMessage Page



3. Click  icon to launch the **Futura Bank** application to quick pay.

Figure 1-2 Futura Bank App page

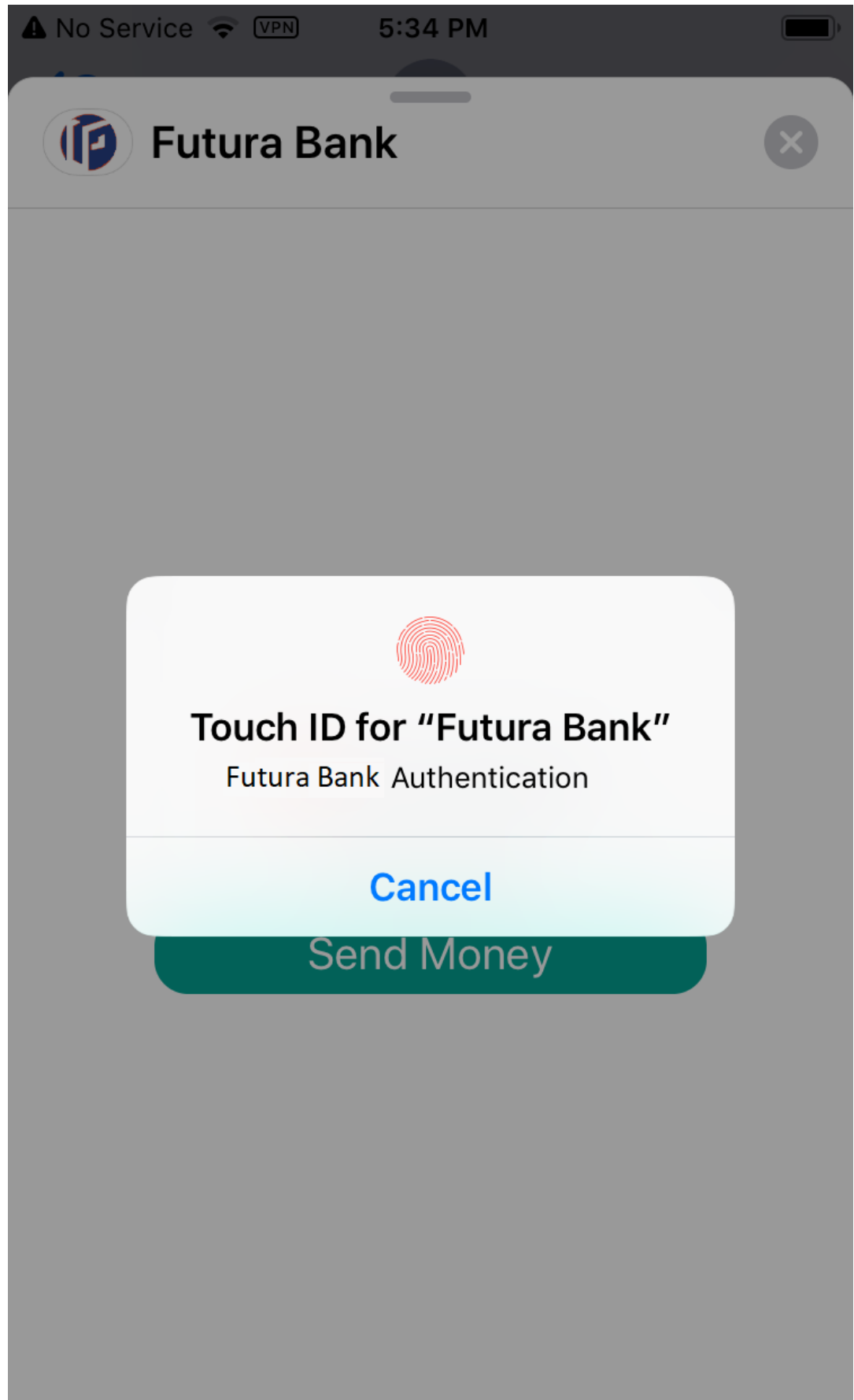
 futura bank

Pay Anyone

A large, rounded rectangular button with a teal background and white text that reads "Send Money".

4. Click **Send Money** to transfer money to the contact in context, that is, the beneficiary.
The **Touch ID/Face ID** authentication screen appears.

Figure 1-3 Touch ID Login Authentication



5. Perform the authentication.

The money transfer screen appears on successful authentication.

Figure 1-4 Money Transfer screen

Futura Bank

Transfer from

xxxxxxxxxxxx0019 ▼

Balance : € 95,802.92

Amount

EUR ▼ 256

Remarks

For the shopping

Pay

Note

The fields which are marked as Required are mandatory.

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

Table 1-1 Money Transfer screen - Field Description

Field Name	Description
Transfer From	Source account with account nickname from which the funds are to be transferred.
Currency	Currency of the amount to be transferred.
Amount	Amount to be transferred.
Remarks	Narrative for the transaction.

6. From the **Transfer From** list, select an account from which the payment needs to be made to the beneficiary.
7. From the **Currency** list, select the currency.
8. In the **Amount** field, enter the amount that needs to be transferred to the beneficiary.
9. In the **Remarks** field, enter transaction remarks/comments for reference.
10. Perform one of the following actions:
 - Click on the **Pay** to initiate the payment.

The **Verify and Confirm** screen appears.

A success message of the payment along with the transaction reference number appears.

The system sends a link to the beneficiary to claim the payment.

The security code is displayed to you and can be shared with the beneficiary as a separate message.

Figure 1-5 Success Message



- Click on the **Cancel** to cancel the transaction.

1.2 Claim Money – Payment initiated to iMessage contact

This topic provides the systematic instructions for users to claim funds by sharing a link via iMessage.

To claim money by beneficiary:

1. The beneficiary user click on the link sent by the system on the iMessage application to claim the money.

The user is re-directed to the Claim Money screen to claim the payment.

Note

The fields which are marked as Required are mandatory.

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

Table 1-2 Claim Money – Payment initiated to iMessage contact - Field Description

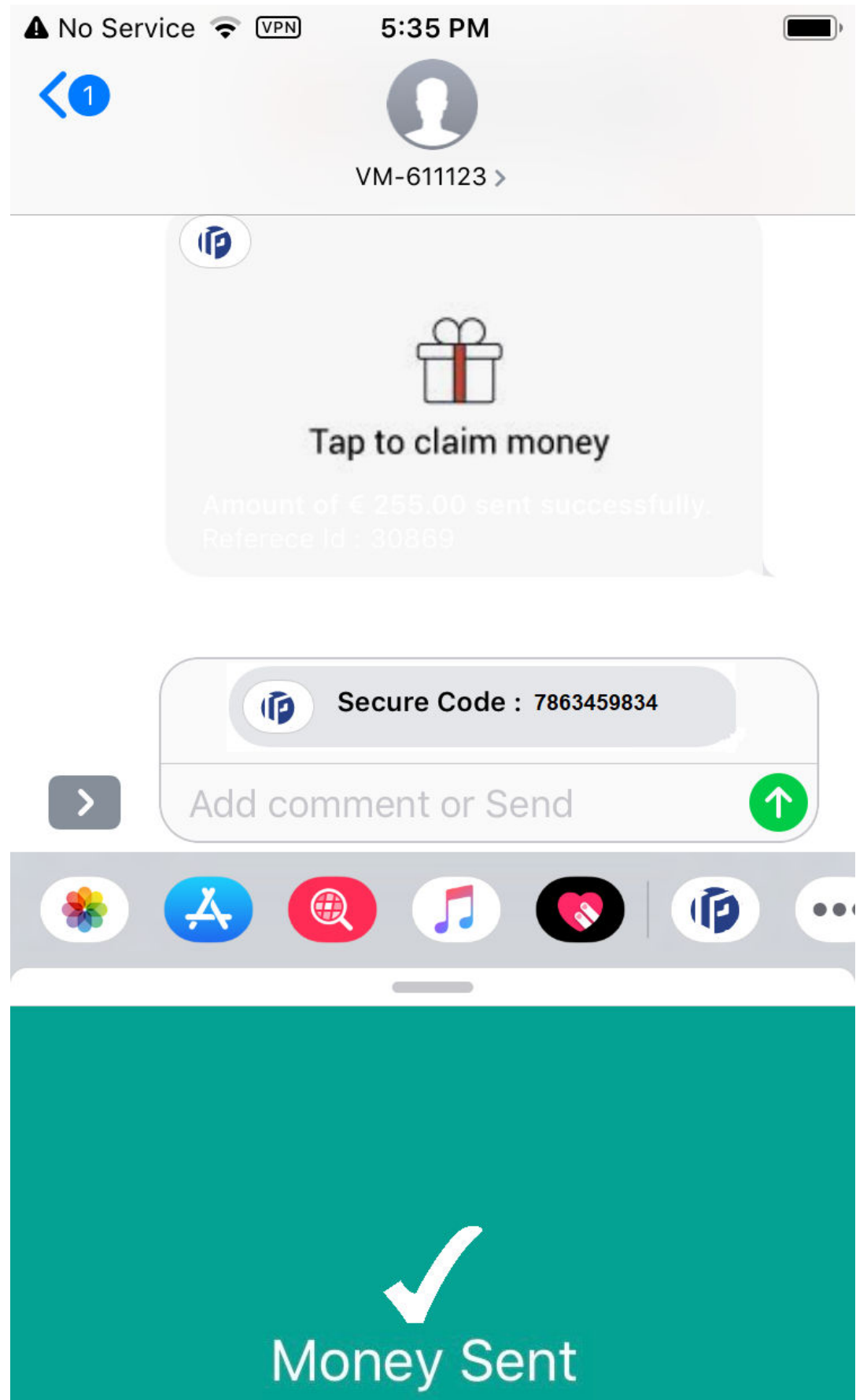
Field Name	Description
Security Code	Security code to be entered as provided by the sender of funds. <div>Note Beneficiary gets the security code from the sender.</div>

Note

The user, that is the beneficiary, is always re-directed to the URL of the entity from which the sender initiated the payment. P2P payment initiated from one entity cannot be claimed in another entity.

2. In the **Security code** field, enter the security code as provided by the sender of funds.

Figure 1-6 Claim Money



3. For the subsequent steps on **Claim Money** process, refer the **Claim Money** section under the **Retail Peer to Peer Payments** user manual.

2

FAQ

1. Can every Futura Bank user initiate a payment through iMessage or is there an additional configuration required?

There is no additional configuration required. Any user having an iOS device with the required version can initiate a payment through iMessage.

2. Can I initiate a payment to multiple contacts in one go?

No. You can initiate a payment only to the contact in context. Payments cannot be made to multiple contacts in question.

3. How will the beneficiary contact claim the payment initiated by the sender?

On initiation of the payment by the sender, the beneficiary gets a link in iMessage. On clicking the link, the beneficiary is redirected to the URL wherein he can enter the security code provided by the sender to claim the payment.

Index

C

Claim Money – Payment initiated to iMessage
contact, [9](#)

I

iMessage Payment, [1](#)
Initiate Payment, [1](#)