

Oracle® Banking Digital Experience

SMS and Missed Call Banking User Manual



Release 25.1.0.0.0
G43110-01
September 2025

ORACLE®

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 Introduction

2 SMS Banking

2.1	SMS Banking Registration	2
2.2	Account Balance Inquiry	3
2.3	Account Statement Request	4
2.4	Request Cheque Book	5
2.5	Stop Cheque Request	7
2.6	Cheque Status Inquiry	8
2.7	Deposit Inquiry	9
2.8	Help	10
2.9	Inquiry of last 5 transactions	11
2.10	Primary Account Inquiry	12
2.11	Primary Account Update	13

3 Missed Call Banking

3.1	Account Balance Inquiry	1
3.2	Account Statement Request	3
3.3	Inquiry of last 5 transactions	4
3.4	Primary Account Inquiry	5

4 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

Introduction

This topic describes the SMS and Missed call banking process and its features.

SMS and Missed call banking gives the account holder the control to manage his/her account.

The account holder has to register his mobile number with the bank to subscribe for SMS and Missed Call Banking. SMS banking allows the account holder to perform non-financial transactions and inquiries. Banks will define the syntax containing short code i.e. keywords and data attribute(s) (if required) for each of the identified transactions for SMS banking support.

For Missed call banking, banks will define the contact numbers unique to transaction/events. Through SMS banking, the customer can perform inquiries as well as non-financial transactions.

The following transactions are supported through SMS Banking

- [SMS Banking Registration](#)
- [Account Balance Inquiry](#)
- [Account Statement Request](#)
- [Inquiry of last 5 transactions](#)
- [Request Cheque Book](#)
- [Stop Cheque Request](#)
- [Cheque Status Inquiry](#)
- [Deposit Inquiry](#)
- [Help to get list of supported banking requests](#)
- [Definition/Modification of Primary Account Number](#)
- [Inquiry of Primary Account Number](#)

The following transactions are supported through Missed Call Banking:

- [Account Balance Inquiry](#)
- [Account Statement Request](#)
- [Inquiry of last 5 transactions](#)
- [Primary Account Inquiry](#)

2

SMS Banking

This topic describes the SMS Banking features.

Supported Transactions

- [SMS Banking Registration](#)
- [Account Balance Inquiry](#)
- [Account Statement Request](#)
- [Inquiry of last 5 transactions](#)
- [Request Cheque Book](#)
- [Stop Cheque Request](#)
- [Cheque Status Inquiry](#)
- [Deposit Inquiry](#)
- [Help to get list of supported banking requests](#)
- [Definition/Modification of Primary Account Number](#)
- [Inquiry of Primary Account Number](#)
- [SMS Banking Registration](#)
This topic provides the systematic instructions to user on how to register for SMS Banking facility by sending a SMS in the specified format as defined by the bank.
- [Account Balance Inquiry](#)
This topic provides the systematic instructions on how to inquire about your account balance by sending a formatted SMS to the bank.
- [Account Statement Request](#)
This topic provides the systematic instructions on how to raise a request for an Account Statement for CASA Account by sending a formatted SMS to the bank.
- [Request Cheque Book](#)
This topic provides the systematic instructions on how to initiate a request for a new cheque book by sending a SMS to the bank in a specified format for a specific account.
- [Stop Cheque Request](#)
This topic provides the systematic instructions to user on how to initiate a request to stop the cheque by sending the SMS to the bank in a specified format for a specific account.
- [Cheque Status Inquiry](#)
This topic provides the systematic instructions on how to inquire for status of the cheque issued by sending the SMS to the bank in a specified format for a specific account & cheque number.
- [Deposit Inquiry](#)
This topic provides the systematic instructions on how to inquire the deposit details by sending a SMS to the bank in a specified format for a specific term deposit account.
- [Help](#)
This topic provides the systematic instructions on how to view keywords for supported functions by sending a Help text message.

- [Inquiry of last 5 transactions](#)
This topic provides the systematic instructions on how to inquire the last five transactions in the account by sending a SMS to the bank in a specified format for a specific account.
- [Primary Account Inquiry](#)
This topic provides the systematic instructions on how to inquire for the defined primary account number by sending the SMS to the bank in a specified format.
- [Primary Account Update](#)
This topic provides the systematic instructions on how to define/modify the primary account number by sending a SMS to the bank in a defined format.

2.1 SMS Banking Registration

This topic provides the systematic instructions to user on how to register for SMS Banking facility by sending a SMS in the specified format as defined by the bank.

If there is a PIN mandatorily required for registration, then it needs to be defined as part of the message.

The response will contain the success message for SMS banking registration.

Note

You can also register for SMS Banking by logging into Internet Banking and defining the PIN.

Sample Message Format

BNKREGN <PIN> <CUSTOMER ID>

Sample Message Request

BNKREGN 5678 001210

```
curl --location 'http://<MS HOST/PORT>/digx-infra/smsbanking/v1/smsbanking' --  
header 'Content-Type:  
        application/x-www-form-urlencoded' --data-urlencode  
'smsBankingType=S' --data-urlencode  
        'fldmobno=9876543219' --data-urlencode 'fldsmstext=BNKREGN 5678  
001210' --data-urlencode  
        'homeEntity=OBDX_BU' --data-urlencode 'locale=en' --data-urlencode  
'url=http://<MS HOST/PORT>' --data-urlencode 'domainDeployment=true'
```

Below simulator UI is for refence only and not available

Above cURLs requests should be constructed as per sample messages given below:

Figure 2-1 SMS Banking Registration



2.2 Account Balance Inquiry

This topic provides the systematic instructions on how to inquire about your account balance by sending a formatted SMS to the bank.

You can know the balance of accounts that are mapped to you. The balance that is received as a response is the available balance in the specified account.

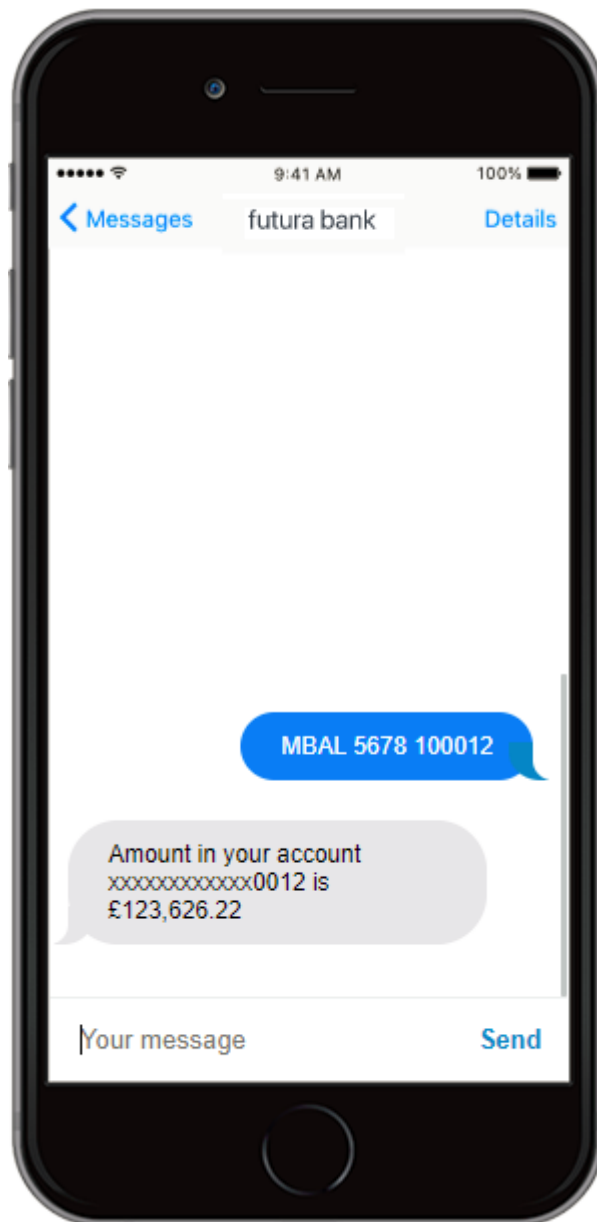
In case if the keyword specified by the customer or account details are not correct, an appropriate error message will be sent as a response.

Sample Message Format

MBAL <PIN> <AccNumber>

Sample Message Request

MBAL 1234 AT30012100012

Figure 2-2 Account Balance Inquiry

2.3 Account Statement Request

This topic provides the systematic instructions on how to raise a request for an Account Statement for CASA Account by sending a formatted SMS to the bank.

You will need to specify the period i.e. From month and year and To month and year. The response will contain the confirmation of request for Account Statement for CASA Account

In case if the keyword specified by the customer or account details are not correct, an appropriate error message will be sent as a response.

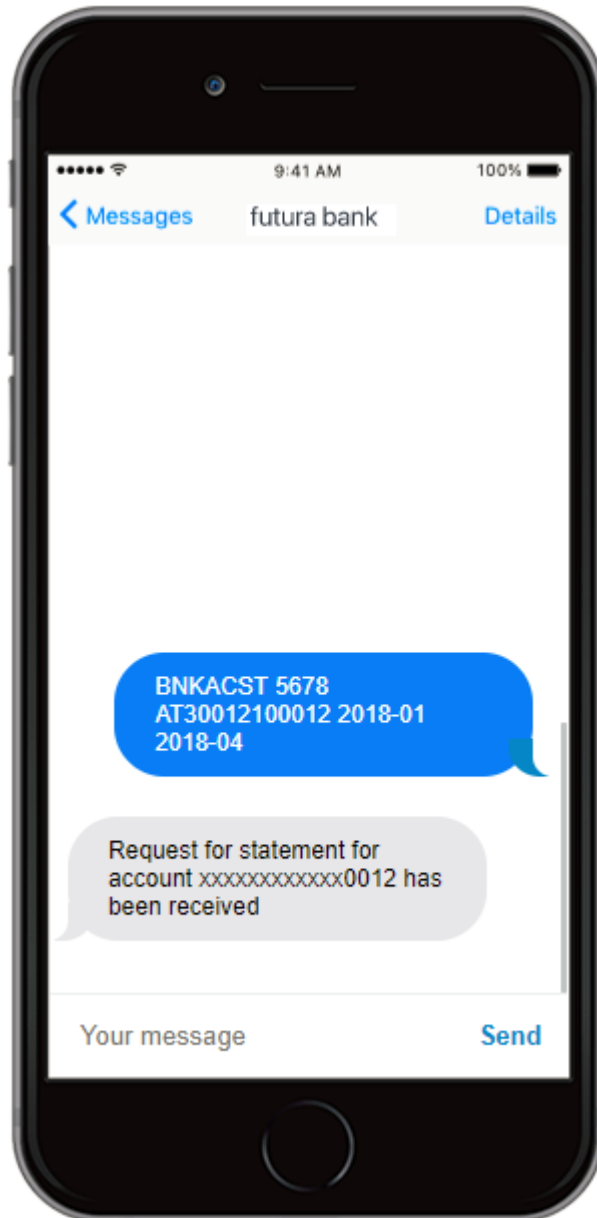
Sample Message Format

BANKACST <PIN> <AccNumber> <YYYY-MM> <YYYY-MM>

Sample Message Request

BANKACST 5678 AT30012100012 2018-01 2018-04

Figure 2-3 Account Statement Request



2.4 Request Cheque Book

This topic provides the systematic instructions on how to initiate a request for a new cheque book by sending a SMS to the bank in a specified format for a specific account.

A request will be taken by the bank to dispatch the cheque book. Cheque book type along with no. of leaves will be defined as a configuration in the system and basis that the cheque book will be dispatched

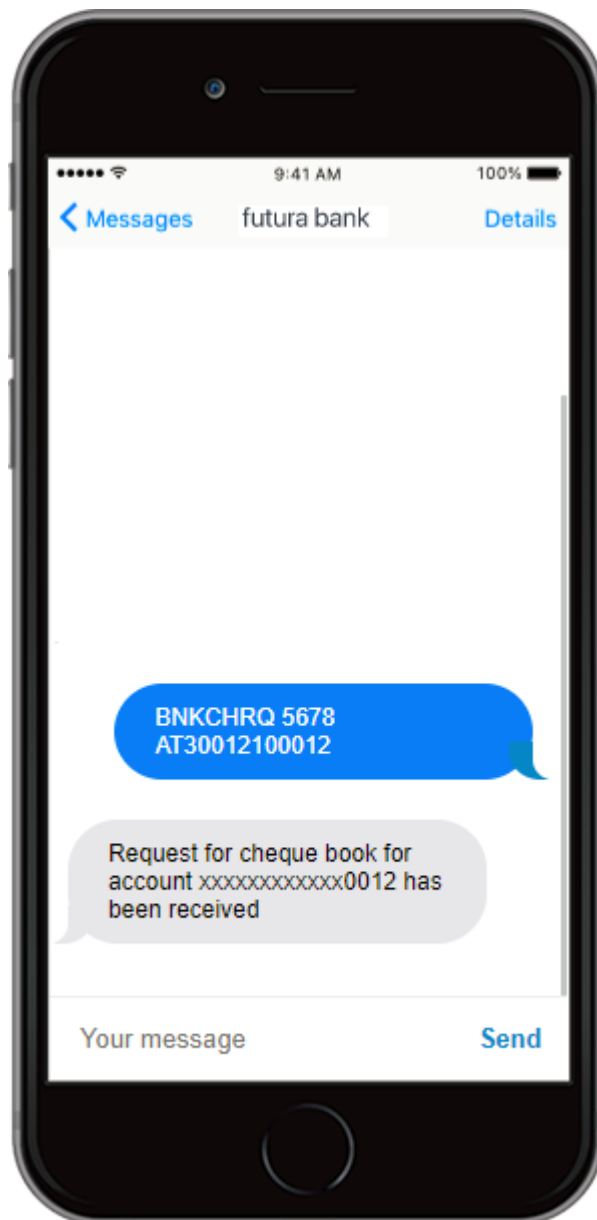
Sample Message Format

BNKCHRQ <PIN> <ACCTNUMBER>

Sample Message Request

BNKCHRQ 5678 AT30012100012

Figure 2-4 Request Cheque Book



2.5 Stop Cheque Request

This topic provides the systematic instructions to user on how to initiate a request to stop the cheque by sending the SMS to the bank in a specified format for a specific account.

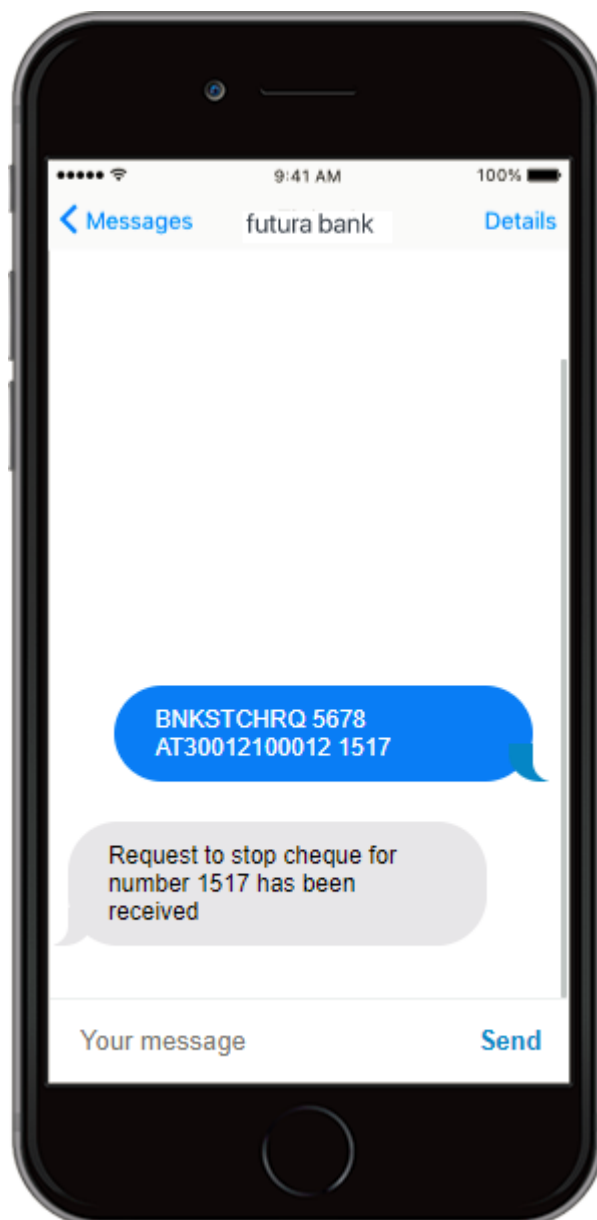
Sample Message Format

BNKSTCHRQ <PIN> <ACCTNUMBER> <CHEQUENUMBER>

Sample Message Request

BNKSTCHRQ 5678 AT30012100012 00017

Figure 2-5 Stop Cheque Request



2.6 Cheque Status Inquiry

This topic provides the systematic instructions on how to inquire for status of the cheque issued by sending the SMS to the bank in a specified format for a specific account & cheque number.

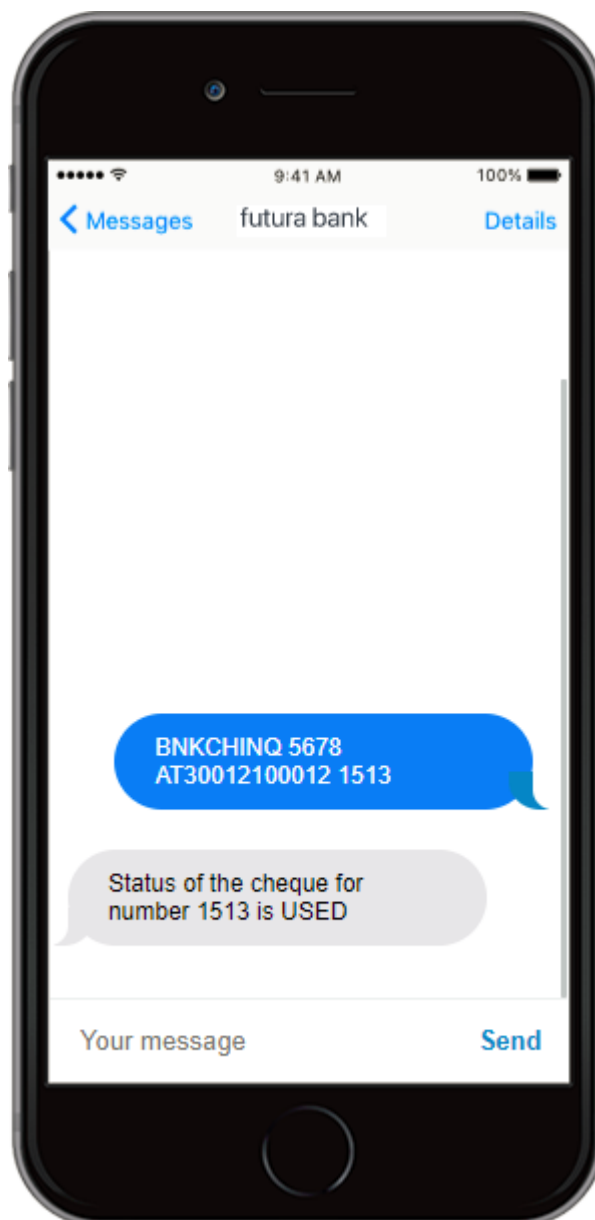
Sample Message Format

BNKCHINQ <PIN> <ACCTNUMBER> <CHEQUENUMBER>

Sample Message Request

BNKCHINQ 5678 AT30012100012 000018

Figure 2-6 Cheque Status Inquiry



2.7 Deposit Inquiry

This topic provides the systematic instructions on how to inquire the deposit details by sending a SMS to the bank in a specified format for a specific term deposit account.

The response will contain the Term Deposit Account Number, Deposit Amount, Current Balance, Maturity Date.

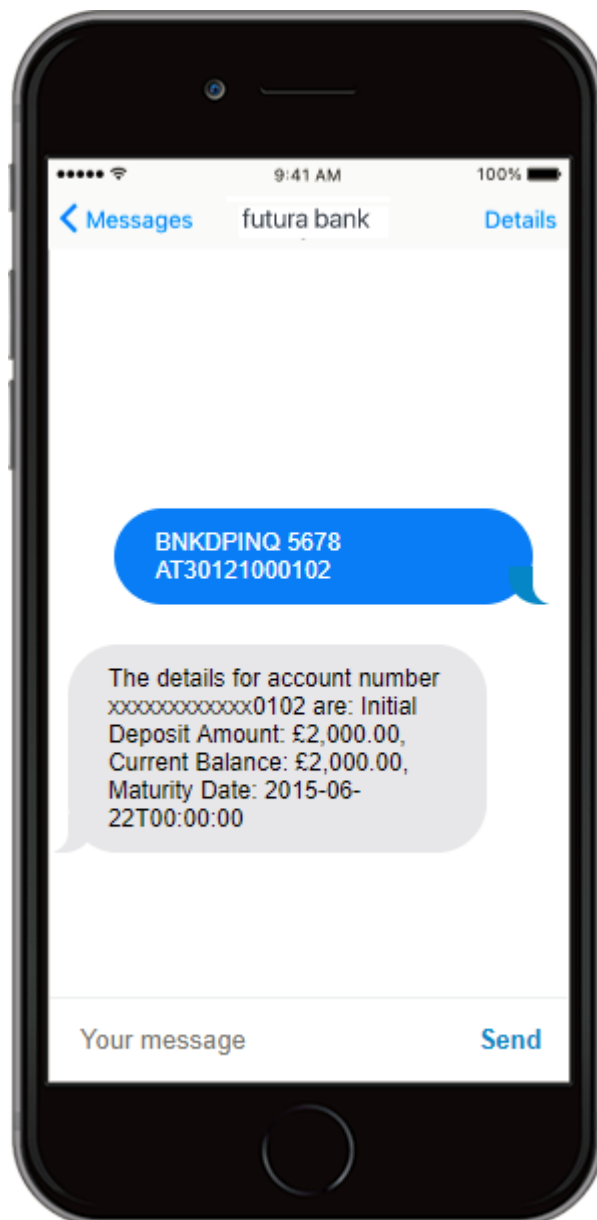
Sample Message Format

BNKDPINQ <PIN> <AcctNumber>

Sample Message Request

BNKDPINQ 5678 AT30012100012

Figure 2-7 Deposit Inquiry



2.8 Help

This topic provides the systematic instructions on how to view keywords for supported functions by sending a Help text message.

Response will contain the formats for SMS Banking and the keywords for the transactions.

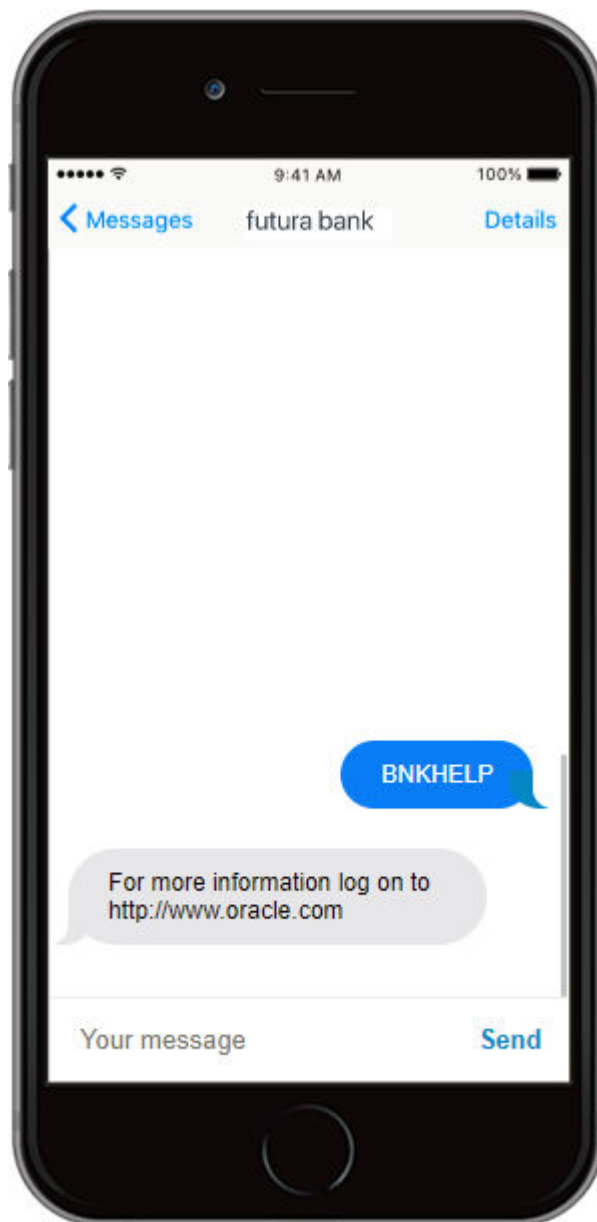
Sample Message Format

BNKHELP

Sample Message Request

BNKHELP

Figure 2-8 Help



2.9 Inquiry of last 5 transactions

This topic provides the systematic instructions on how to inquire the last five transactions in the account by sending a SMS to the bank in a specified format for a specific account.

You can inquire the transactions only for those accounts that are mapped to the user. The transactions received as a response will be the last five transactions in a specified account.

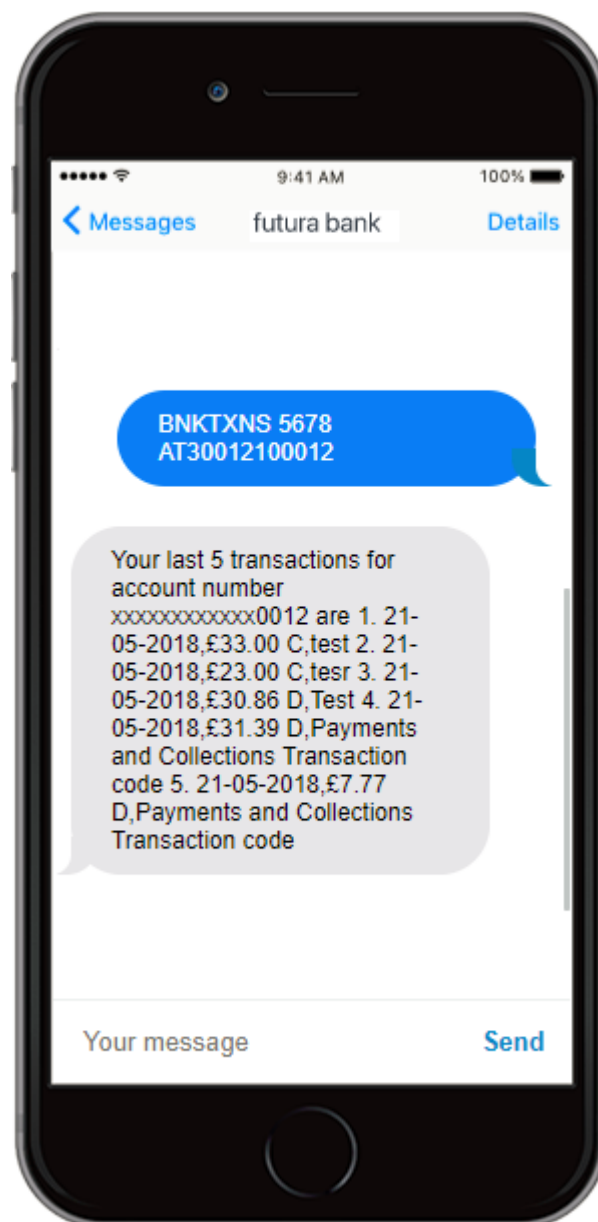
Sample Message Format

BNKTXNS <PIN> <AccNumber>

Sample Message Request

BNKTXNS 5678 AT30012100012

Figure 2-9 Inquiry of last 5 transactions



2.10 Primary Account Inquiry

This topic provides the systematic instructions on how to inquire for the defined primary account number by sending the SMS to the bank in a specified format.

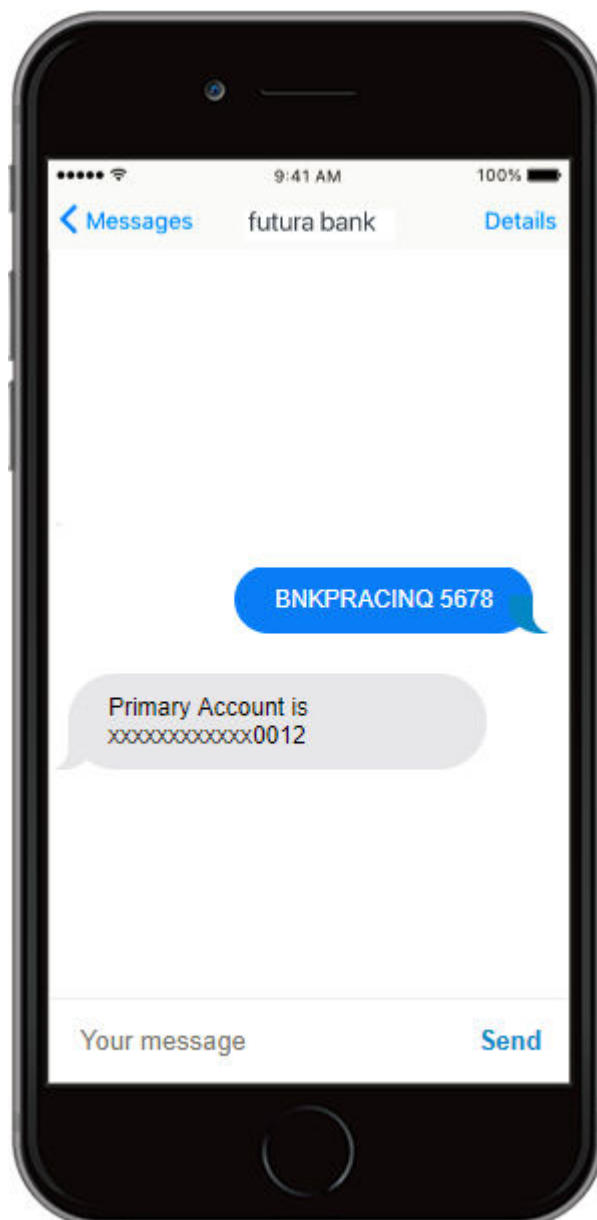
Sample Message Format

BNKPRACINQ <PIN>

Sample Message Request

BNKPRACINQ 5678

Figure 2-10 Primary Account Inquiry



2.11 Primary Account Update

This topic provides the systematic instructions on how to define/modify the primary account number by sending a SMS to the bank in a defined format.

The response will contain the success message about modification of primary account number.

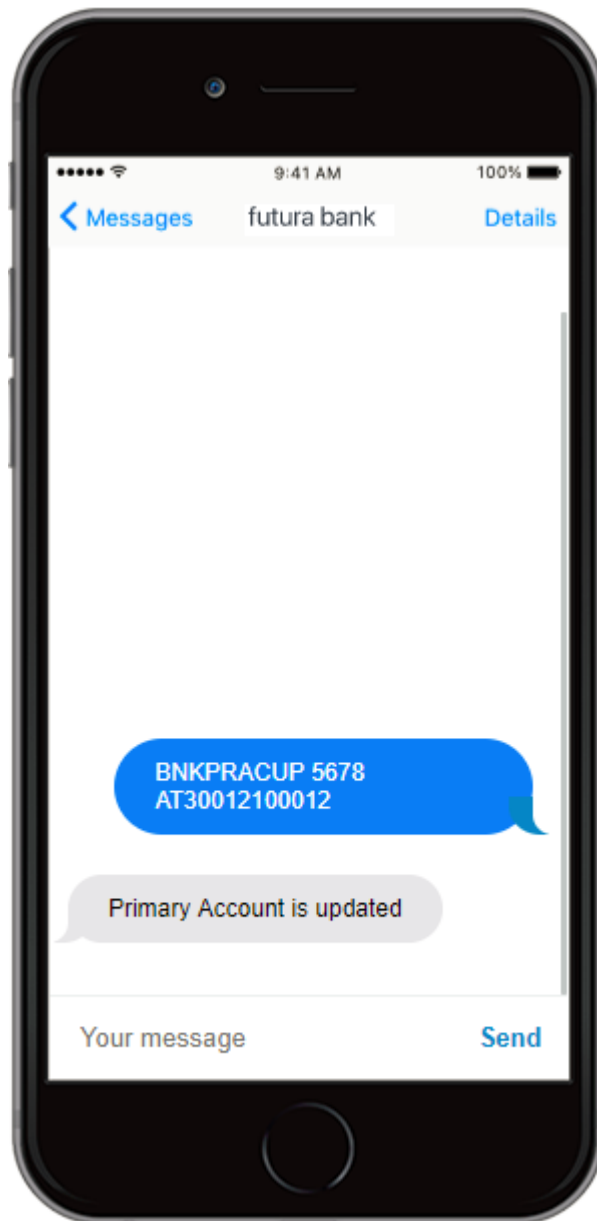
Sample Message Format

BNKPRACUP <PIN> <AcctNumber>

Sample Message Request

BNKPRACUP 5678 AT30012100012

Figure 2-11 Primary Account Update



3

Missed Call Banking

This topic describes the Missed call banking process and its features.

Missed call banking allows the account holder to perform inquiries as well as request statement by giving a missed call on a specified number. For Missed call banking, banks will define the contact numbers unique to transaction or events.

Pre-requisites

Mobile number is unique to the user i.e. the same mobile number is not associated to multiple customers.

Supported Transactions

- [Account Balance Inquiry](#)
- [Account Statement Request](#)
- [Inquiry of last 5 transactions](#)
- [Primary Account Inquiry](#)
- [Account Balance Inquiry](#)
This topic provides the systematic instructions on how to inquire about your account balance by sending a formatted SMS to the bank.
- [Account Statement Request](#)
This topic provides the systematic instructions on how to raise a request for an Account Statement for CASA Account by giving a missed call on a specified contact number.
- [Inquiry of last 5 transactions](#)
This topic provides the systematic instructions on inquire the last five transactions in the account by giving a missed call to the bank on a specified mobile number depending on the language in which you wish to receive information.
- [Primary Account Inquiry](#)
This topic provides the systematic instructions on how to inquire for the defined primary account number by giving a missed call to the bank on a specified contact number.

3.1 Account Balance Inquiry

This topic provides the systematic instructions on how to inquire about your account balance by sending a formatted SMS to the bank.

You can inquire balance in the account by giving a missed call to the bank on a specified mobile phone number depending on the language in which you wish to receive information. You can know the balance of accounts that are mapped to you.

The balance that is received as a response is the available balance in the specified account.

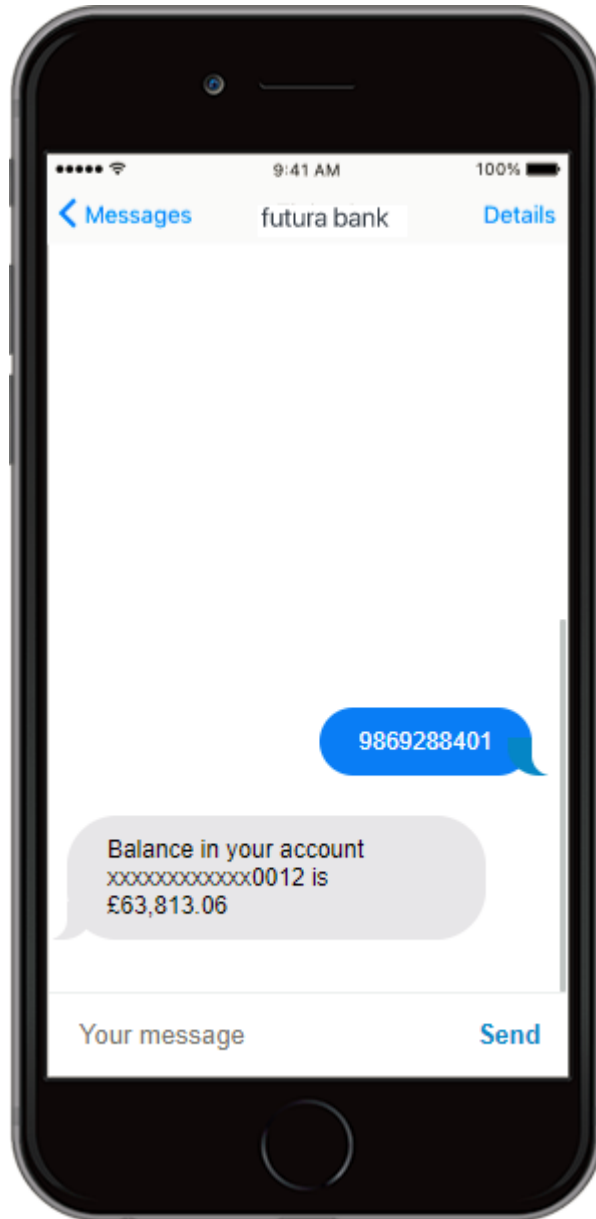
Below simulator UI is for refence only and not available

```
curl --location 'http://<MS HOST/PORT>/digx-infra/smsbanking/v1/smsbanking' --  
header 'Content-Type:  
application/x-www-form-urlencoded' --data-urlencode
```

```
'smsBankingType=M' --data-urlencode  
    'fldmobno=9876543219' --data-urlencode 'fldsmstext=9869288401' --data-  
urlencode  
    'homeEntity=OBDX_BU' --data-urlencode 'locale=en' --data-urlencode  
'url=http://<MS HOST/PORT>' --data-urlencode 'domainDeployment=true'
```

Above URLs requests should be constructed as per sample messages given below

Figure 3-1 Account Balance Inquiry

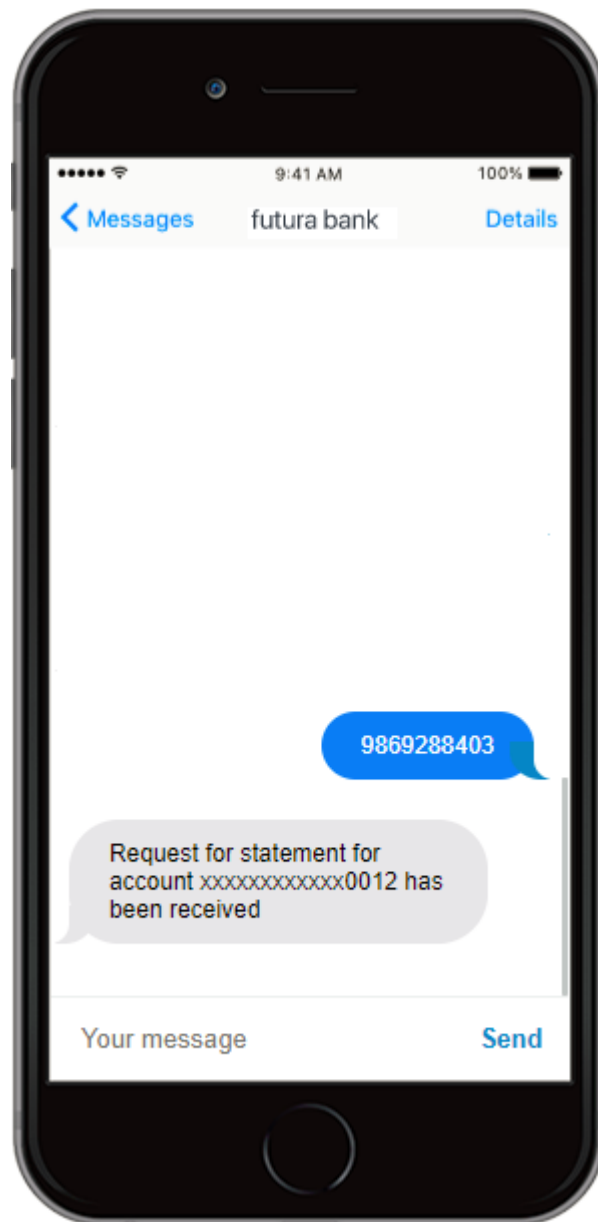


3.2 Account Statement Request

This topic provides the systematic instructions on how to raise a request for an Account Statement for CASA Account by giving a missed call on a specified contact number.

The response will contain the confirmation of request for Account Statement for CASA Account.

Figure 3-2 Account Statement Request

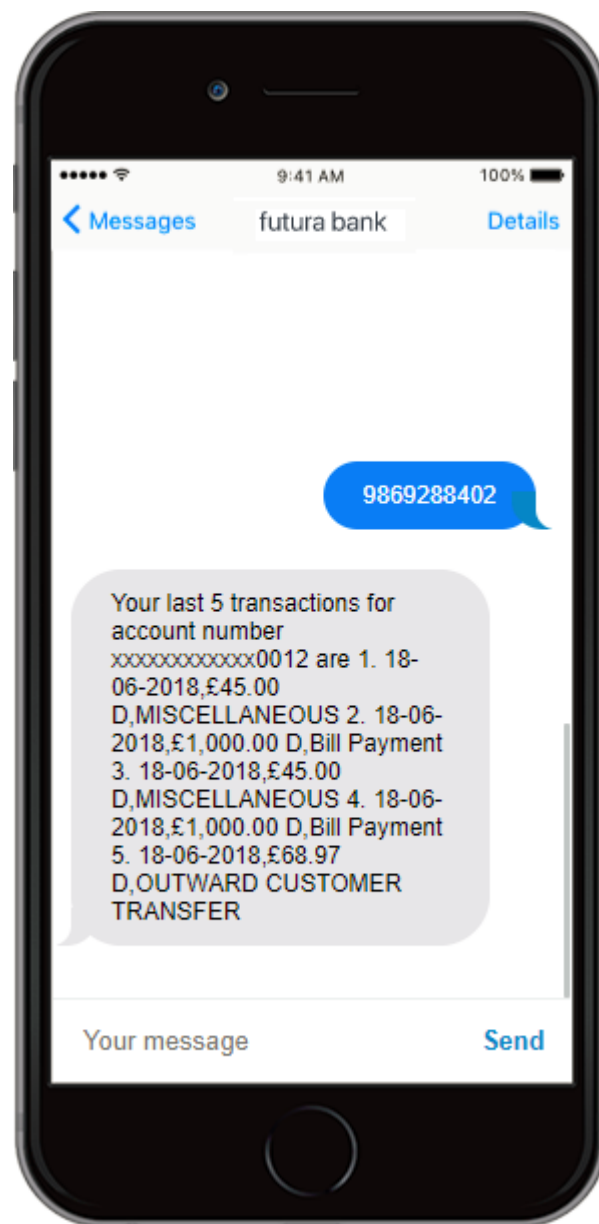


3.3 Inquiry of last 5 transactions

This topic provides the systematic instructions on inquire the last five transactions in the account by giving a missed call to the bank on a specified mobile number depending on the language in which you wish to receive information.

The transactions received as a response will be the last five successful transactions in a specified account.

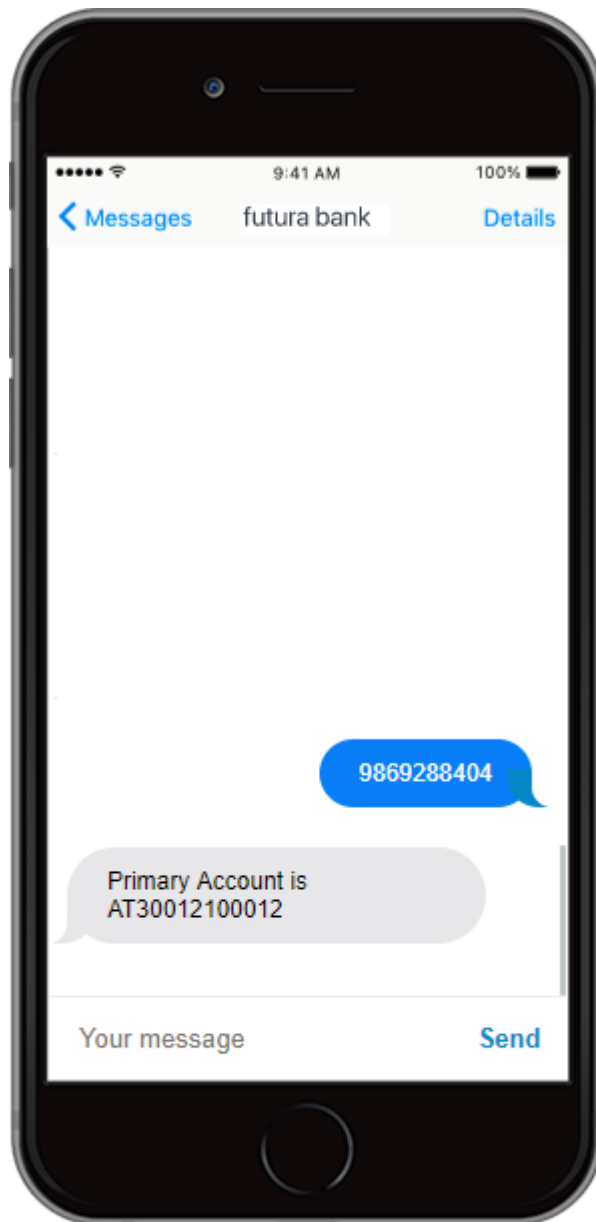
Figure 3-3 Inquiry of last 5 transactions



3.4 Primary Account Inquiry

This topic provides the systematic instructions on how to inquire for the defined primary account number by giving a missed call to the bank on a specified contact number.

Figure 3-4 Primary Account Inquiry



4

FAQ

1. How do I register for SMS Banking?

You can send a SMS with the required keywords and data attributes defined by the bank to a specified contact number. You need to send the SMS from your registered mobile number with the bank. Alternatively you can login to Internet Banking and register for SMS Banking

2. Is it mandatory to have PIN in each of the request for SMS Banking?

It will depend on the template defined for event and locale combination. If PIN is required, then user needs to define the PIN as part of registration process and subsequently send that as part of the request.

3. Do I need to specify an account number as part of the request while sending SMS?

If you do not specify the account number, system will return response for the primary account number if defined.

4. For which account does system return the response in case of Missed Call Banking?

System will always return the response for the primary account number (if defined) on receipt of request through missed call banking

5. Am unable to receive information and getting an error, how do I find the correct keyword?

You might be getting an error due to keyword and/or account number not being valid or the required data attributes not present. You can find the keywords by sending a help message and system will return the set of business functions supported through SMS Banking along with keywords for each of the transactions.

6. Should the user be on-boarded on channel platform for him/her to access SMS Banking?

Yes, the user needs to be on-boarded on OBDX with SMS Banking as a touch point enabled to access SMS Banking.

7. The same mobile number is associated to multiple parties, which user/party will the system provide information on receipt of SMS in case of SMS Banking?

For implementations, wherein same mobile number is associated to multiple users then as part of template definition, the administrator should ensure that customer/party ID is included in the input syntax so that the user can be resolved based on the customer ID and mobile number.

If customer ID is not defined in the input syntax as part of template or if the customer does not send as part of the SMS, system will not return any response since there will be more than one user having the same mobile number.

8. Can I block channel access through SMS even if I have not registered for SMS Banking?

Yes, you can block channel access by sending a SMS from your registered mobile number even without having registered for SMS Banking.

Index

A

Account Balance Inquiry, [3](#), [1](#)
Account Statement Request, [4](#), [3](#)

C

Cheque Status Inquiry, [8](#)

D

Deposit Inquiry, [9](#)

H

Help, [10](#)

I

Inquiry of last 5 transactions, [11](#), [4](#)

M

Missed Call Banking, [1](#)

P

Primary Account Inquiry, [12](#), [5](#)
Primary Account Update, [13](#)

R

Request Cheque Book, [5](#)

S

SMS Banking, [1](#)
SMS Banking Registration, [2](#)
Stop Cheque Request, [7](#)