Oracle Banking Digital Experience

Retail Credit Cards User Manual
Release 16.2.0.0.0

Part No. E79009-01

October 2016

ORACLE®

Retail Credit Cards User Manual

October 2016

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/

Table of Contents

1. Preface

1.1 Intended Audience

This document is intended for the following audience*:*

- Customers
- Partners

1.2 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.

1.3 Access to Oracle Support

Oracle customers 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 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction

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 and theme.

- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 16.2.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Credit Cards

A credit card is a payment card used to pay for goods and services availed by the card holder. Credit card helps customer to pay in the future for the services / goods availed at real time.

Most of the retail banking customer owns a credit card and makes use of it either in stores at POS terminal or for doing online transactions. Application helps customers to manage cards effectively and efficiently.

Application provides a complete view of the credit card(s) for active as well as inactive cards. Customer can perform most of the transactions applicable in a credit card life cycle.

3. Credit Card Dashboard

Application dashboard for credit cards gives a holistic view of all credit cards. Credit card dashboard helps customers to access any of the credit card feature start from applying for a new card till viewing of inactive card details.

Dashboard provides the below options;

- Summary of the total credit limit versus the total available limit helps understand the credit position of the customer.

- Active credit cards give a brief information on the current outstanding amount and the payment due date of the respective card.

- Customer can also access Add-on cards to view the details and pay bills.

- Latest transactions performed on the credit card can be viewed under the mini statement on the dashboard. The customer can also view last four transactions of any other card from the mini statement. Option to view the detailed statement is also supported in dashboard.

- Customer can track and view any service request raised for a credit card.

- All inactive cards can be viewed for further actions to be performed.

- Customer is able to view exciting offers on the dashboard.

Click on individual section to view in detail.

Dashboard

Dashboard Overview

Summary

This section displays the analysis of all credit card accounts held by the customer. It provides the **Total Credit Limit** and **Total Available Limit** for the all credit cards mapped to the customer. It includes details like:

- Total Available Limit: Outstanding amount for the credit cards mapped to the user

- Total Credit Limit: Sum of outstanding amount of all credit cards mapped to the user

Account Card (Primary / Add-on)

This section displays all the related information about the credit card. It includes details like:

Summary

This section displays the analysis of all credit card accounts held by the customer. It provides the **Total Credit Limit** and **Total Available Limit** for the all credit cards mapped to the customer. It includes details like:

- Total Available Limit: Outstanding amount for the credit cards mapped to the user

- Total Credit Limit: Sum of outstanding amount of all credit cards mapped to the user

- Embossed Name : Name as embossed on the credit card

- Card Product: Name of the card product.

- Card Number: Card number in masked format

- Amount due on: Payment due date for credit card bill. This field is enabled only for Primary cards.

- Outstanding Balance: Outstanding balance on the credit card.

Click on card to view the respective card details.

Inactive Cards

This section displays the count of all the inactive cards. Click **View All** to view all inactive cards.

Mini Statement

This section displays the last few transactions on credit cards linked to the customer.

The customer is allowed select credit card whose statement he wishes to view.

Each transaction in mini statement includes:

- Card Number: Card number in masked format

- Date of Transaction

- Description of transaction

- Amount along with debit or credit indication

Click **More Details** to view all transactions in the selected credit card account along with details.

Service Request

Displays the count of pending service requests. Click **View All** to view all initiated service requests raised by the user.

4. Credit Card Details

The credit card details screen provides information like Account details, Billing details, Limits and Rewards details of the selected card along with transactions links to access credit card features. Following are the categories displayed in details:

- **Customer Name and Card Number**

- **Billing:** It includes the basic information about the Total due, Minimum Due, Unbilled Amount, Billing Cycle, and Due Date etc.

- **Limits and Rewards:** It includes information like Available Credit /Cash, Total Credit/ Cash and Reward Points etc.

- **Validity:** card validity period

How to reach here:

Credit Card Dashboard > Account Card > Credit Card Details

Credit Card Details

Field Description

Field Name	Description
Embossed Name	Customer name as embossed on the credit card.
Card Number	Card number in masked format.

Billing

This section is enabled only for Primary cards.

Field Name	Description
Total Due	Amount outstanding against a card as on last statement date.
Pay	Option to pay the credit card bill.
	This field is enabled for both active and inactive Primary cards.

> **Note:**
> 1) **Pay** button is disabled if there is no outstanding balance on the card.
>
> 2) **Pay** button is disabled for Add-on card.

Field Name	Description
Minimum Due	Mandatory amount that is to be paid out of the total billed amount.
Due Date	Date before which minimum, part or full payment is to be made.

> **Note:** This field is enabled only for Primary cards.

Field Name	Description
Unbilled Amount	Total of transactions which are yet to be billed by the bank.
Billing Cycle	Date for which billing statement is generated.

Limits and Rewards

This section is enabled for both (Primary as well as Add-on) cards.

Field Name	Description
Available Credit	Available card limit for utilization.
Total Credit	Total sanctioned limit for credit purchases.
Available Cash	Cash limit available for utilization.
Total Cash Limit	Total Cash withdrawal limit, usually a sub limit of Sanctioned credit limit.
Rewards Points	Reward points accumulated on the credit card.

> **Note:** This field is disabled for Add-on cards.

Validity

This section is enabled for both (Primary as well as Add-on) cards.

Field Name	Description
From	Start date of card validity period.
To	End date of card validity period.

Note:
Primary user can transact **Block Card, Request PIN**, **Cancel Card, Update Card Limits** options on Primary and Add-on cards.

Whereas Add-on user can transact **Block Card, Request Statement, Cancel Card,** and **Request PIN** options on Add-on cards.

You can also perform following account related transactions:

- To pay the credit card bill, click **Pay**.

- To change the Bill cycle, click **Change**.

- To update Credit & Cash Limit, click **Update**.

- To request for credit card pin, click **Request PIN**.

- To block credit card, click **Block Card**.

- To set auto pay for the credit card, click **Auto Pay**.

Note: This feature is available if customer has opted for auto payment facility.

- To cancel card, click **Cancel Card**

- To apply for Add-on card, click **Apply for Add-on card**.

FAQs

Can I redeem my reward points once my card is closed?

No, you cannot redeem your reward points after the closure of your card account. You will need to redeem your credit card reward points while the credit card is active.

How can I check my credit card account balance?

A credit card detail provides a summary of your current account status, including outstanding balance, available credit limit and information on when your next payment is due.

5. Pay

With application customer can pay credit card bill while viewing the credit card details. The customer now has the easy of paying the credit card payment in just two clicks.

The customer can either opt for complete outstanding payment, or minimum amount to be paid or specify a particular amount to be paid against the card payment. All linked source account will be available for the customer to select for making the payment. Selecting a source account also reflects the balance of the selected account better management of funds.

How to reach here:

Credit Card Dashboard > Account Card > Credit Card Details > Pay

Credit Card Payment

Field Description

Field Name	Description
Embossed Name	Customer name as embossed on the credit card.
Card Number	Card number in masked format.
Select Amount to Pay	Allows user to select payment amount. The options are: • Minimum: minimum amount that can be paid for the card payment • Outstanding: total outstanding amount that needs to be paid for the card payment • Specify: specific amount to be paid by the customer against the credit card payment

Field Name	Description
Amount	Specific amount to be paid for credit card bill.
	This field is enabled for input, if you selects **Specify Amount** option in **Select amount to Pay** field.
Source Account	Mapped account from which the funds are transfer for bill payment.
Balance	Balance amount (with currency) of the selected account.

To make credit card payment:

1. In the **Select amount to Pay** field, click the appropriate payment type.

   a. If you select the **Specify** option in **Select amount to Pay** field:

   i. In the **Amount** field, enter the amount to be paid.

   ii. From the **Source Account** list, select appropriate account number.

   b. If you select the **Minimum** or **Outstanding** options in **Select amount to Pay** field:
      The respective amount that can be paid for bill payment appears.

   iii. From the **Source Account** list, select appropriate account number.

2. To pay the bill, click **Pay**.

3. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.

4. The success message appears, along with the service request number.
   Click **Done** to complete the transaction.

FAQs

What happens if customer pays more than the total amount due?

The excess amount shows up in your monthly statement as a credit balance and is adjusted against future purchases.

The bill / Statement indicate 'Minimum Amount Due' and 'Total Amount Due'. What is amount required to be paid by me?

The amount indicated as 'Total Amount Due' is required to be paid by the 'payment due' date. In case this is not done, interest will be charged on the outstanding balance and on any new transaction undertaken from the date of the transaction till such time that the past dues are paid in full.

 In case the 'Minimum Amount Due' is paid, no late payment fee will be charged. However, interest will be charged on the balance outstanding amount due after the due date for payment. Interest will also be levied on all cash advances from the date of the transaction until the date of payment.

6. Auto Pay

Missing a credit card payment or not having time bandwidth to make the payment is common. Penalties and extra charges are bound to come, if a customer fails to make credit card payment.

 To avoid such situation, application supports auto pay. Auto pay enables customer to set payment instruction for a particular credit card payment. With this feature, a customer can set the payment amount either to the Total outstanding amount or Minimum due and the source account to be used to for making the payment.

The Auto pay instruction is executed as per the credit card bill cycle for the selected card.

This option also allows you to de- register the Autopay facility.

Note:
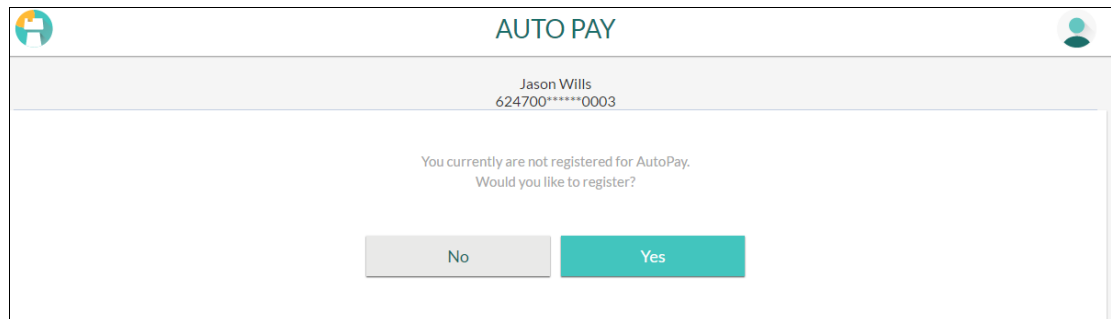
1) The option Setup/ Update Auto Repayment Instruction is not available for Add-on cards.
2) You cannot update the auto payment instruction if the previous request is in open status or if the card status is de-active.

How to reach here:

 Credit Card Dashboard > Account Card > Credit Card Details > AutoPay

To update and de register the Auto Pay instruction for the Credit Card:

Automatic Pay Register

Field Description

Field Name	Description
Embossed Name	Customer name as embossed on the credit card.
Card Number	Card number in masked format.
You currently are not registered for Autopay. Would you like to register?	Option to register for autopay.

1. The confirmation to register for AutoPay instruction appears.
   Click **Yes** to set the Auto Pay instruction.

OR
Click **No** to cancel the transaction.

AutoPay

Field Description

Field Name	Description
Select amount for Autopay	Auto pay type. It can be: • Total Due • Minimum Due
Account Number	Account number from which the amount will be debited for credit card bill payment.

a. In the **Select amount for Autopay** field, select the appropriate AutoPay type.

b. From the **Account Number** list, select appropriate account number.

c. To update the Auto Pay Instruction, click **Update**.
OR
To de-register the Auto Pay Instruction, click **Deregister**.

Note: The Deregister option appears if the card is already registered.

Deregister card

AUTO PAY

Jason Wills
624700******0003

Select Amount for Autopay   [Total Due] [Minimum Due]

Account Number   xxxxxxxxxxxx0041 ▾

Balance : £251,161.86

[Deregister]   [Update]

    d.   The **Review** screen appears. Verify the details, and click **Confirm**.
        OR
        Click **Cancel** to cancel the transaction.

    e.   The success message appears, along with the service request number.
        Click **Done** to complete the transaction.

FAQs

What is auto pay and scheduled payments?

Auto pay- If you select auto pay for a biller, the bills up to the limit specified by you will be automatically paid without reference to you, subject to availability of funds in your account. You may choose to cancel the instruction earlier also. Scheduled Payments- You may choose to pay a bill on a later date i.e. schedule it for payment. You may cancel a scheduled payment before it has been paid

Can customer change or delete an online credit card payment if made?

If customer has scheduled the payment in advance of the due date, customer can up to the day before the payment is made to modify it.

7.   Change Billing Cycle

Managing funds have effectively been the most important task for a customer when it comes to managing individual finances. Managing the outflow of funds can be made easy with the change bill cycle of the credit card.

The customer can now request to change the bill cycle of the existing credit card as per his convenience. Application allows customers to set a new billing cycle for any of the credit card which helps customers manage funds efficiently. The customer can view the existing bill cycle and opt a new desired cycle by selecting the desired date of the month.

Note:
1) If you change the billing day of primary card, accordingly its Add-on cards billing date will also get changed.

2) You cannot update the billing cycle if the previous request is in open status or if the card status is de-active.

3) You can update billing cycle in service request as well as in online mode.

How to reach here:

Credit Card Dashboard > Account Card > Credit Card Details > Change Billing Cycle

Change Billing Cycle

Field Description

Field Name	Description
Embossed Name	Customer name as embossed on the credit card.
Card Number	Card number in masked format.
Current Bill Cycle is 7th of every month	Existing billing cycle as maintained for the selected card.
Change your billing cycle to	New billing cycle for the selected credit card.

To change billing cycle for credit card:

1. The current billing day appears. From the **Change your billing cycle to** list, select the appropriate available new billing day to assign for the selected credit card.

2. Click **Change.**

3. The screen prompting you to change the current billing day appears. Click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.

4. The success message appears, along with the service request number.
    Click **Done** to complete the transaction.

FAQs

On what basis credit card issuer decides credit limit?

Credit card issuer gives you a credit limit based on your credit history, your ability to repay, and the credit card itself.

When the periodical statements are generated?

At the end of each billing cycle, a billing statement will be generated.

8. Update Card Limits

Changing credit limits for a credit card is now at the fingertips of the customer. No more calling to the bank customer care or visiting to a branch to update the credit limit.

With application, customers can initiate update credit limit request from the credit card detailed screen. Credit as well as Cash limit can be updated from within the application. The customer is shown the existing limits and has option, specify the desired limit for the credit card selected. The customer can confirm the request and can track the same in service request option.

Update credit limit is also supported for Add-on cards maintained by the customers.

Note:

1) You can raise service request to update the card limit only for primary card.

2) The Add-on card limit should not exceed the credit and cash limit of the primary card, and it will be updated immediately (like online mode) if it's not exceeding its primary limit.

3) You cannot update the credit limit if the previous request is in open status or if the card status is de-active.

How to reach here:

Credit Card Dashboard > Account Card > Credit Card Details > Update> Update Card Limit

Change Credit Limit – Primary

Change Cash Limit – Primary

How to reach here:

Credit Card Dashboard > Account Card > Credit Card Details > Update > Update Card Limit

Field Description

Field Name	Description
Embossed Name	Customer name as embossed on the credit card.
Card Number	Card number in masked format.
Current Credit Limit	Current credit limit of the credit card.
New Credit Limit	New credit limit of the credit card.
	Note: Primary card's current limits are displayed in the Add-on card's limit window, which cannot be exceeded.
Current Cash Limit	Current cash limit of the credit card.
New Cash Limit	New cash limit of the credit card.
	Note: Primary card's current limits are displayed in the Add-on card's limit window, which cannot be exceeded.

To modify credit card limit:

1. Enter the new **Credit Limit** and / or **Cash Limit**, as required.

Note: It is mandatory to specify either New Credit Limit or New Cash Limit.

2. Click **Update.**

3. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.

4. The success message appears, along with the service request number.
Click **Done** to complete the transaction.

FAQs

What is a Credit Limit?

The 'Credit limit' is the maximum amount that you can spend or borrow using credit card. This limit is determined by various personal details such as income, source of income, your credit rating and history etc.

What does "cash limit" mean?

Your cash limit is the amount of money that can be withdrawn on the credit card.

What happens if customer goes over cash limit?

If cash limit exceeds, customer will not be able to make any more bank cash advance transactions until he /she have paid balance below the cash credit limit.

9. Request PIN

Request PIN enables customer to request for a new PIN for a particular credit card or for an Add-on card. Application supports new PIN request for both primary credit card as well as for add-on card.

Customer even has a convenience of selecting the delivery mode of the new PIN. The customer can either opt the PIN to be delivered at Home or Office address or at the nearest branch.

Application smartly, details out the home/ office address of the customer if the customer opts for delivery at the address. For delivery at Branch, application allows the customer to select the nearest branch within the city selected by the customer.

How to reach here:

Credit Card Dashboard > Account Card > Credit Card Details > Request PIN

Credit Card ATM PIN Change

Field Description

Field Name	Description
Embossed Name	Customer name as embossed on the credit card.
Card Number	Card number in masked format.

Where would you like to receive the new PIN?

Field Name	Description
Delivery Location	Mode of delivery of PIN for the credit card. The options are: • My Address • Branch Near Me

Below section appears if you select **My Address** option in the **Delivery Location** field.

Field Name	Description
Select Address	Address where the PIN for the credit card is to be delivered. The options are: • Work • Residence • Postal Based on the selected option, the user's address details corresponding to the selected address as maintained are fetched.

Below section appears if you select **Branch Near Me** option in the **Delivery Location** field.

Field Name	Description
City	City of the receiving branch where the PIN is to be delivered.
Branch	Branch name where the PIN is to be delivered. **Note:** The options in this field depend on the selected option in the **City** field.
Branch Address	Complete address of the branch to deliver the PIN.

To request ATM PIN for the credit card:

1. In the **Where would you like to receive the new PIN** field, select the appropriate option.

    a. If you select the **My Address** option:

       i. From the **Select Address** list, select the appropriate option.
          The complete address of user as maintained corresponding to the selected address appears.

    b. If you select the **Branch Near Me** option as delivery preference:

       i. From the **City** list, select the desired city.

       ii. From the **Branch** list, select the desired branch.
           The complete address of selected branch appears.

2. Click **Submit**.

3. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.

4. The success message appears, along with the service request number.
   Click **Done** to complete the transaction.

> **Note:** User cannot raise service again for the same party for the same option if previous service request is pending or open on card.

FAQs

Can customer use credit card at an ATM to withdraw cash?

Yes, you can withdraw cash on your credit card at an ATM using your ATM PIN, provided the withdrawal amount is within your cash withdrawal limit.

Can I use my credit card at other bank's ATMs?

Yes, other bank ATM's accept the credit card.

10. Block Card

Loss of credit card or any fraudulent transaction suspected on a credit card is a nightmare for a customer. In such a critical situation, visiting a branch or calling up customer care to block the card is too havoc and time consuming. Application provides a self-assisted mode for blocking a credit card.

The customer can raise a credit card block request at any time, without depending on anyone to block the card. The customer can even specify the reason for blocking the card.

Blocking a card does not mean customer do not need a card for future. Application smartly request's customer to where the replacement card should be delivered – either at the nearest branch or at a home /office address.

This feature not only takes care of customer panic situation but also provides a comfort to getting a replacement card at door step. Block credit card is also supported for Add-on credit cards.

Note:
1) The Primary as well Add-on card holder can block the card.
2) The status of Add-on cards does not change even if the primary card is blocked or cancelled.

How to reach here:

Credit Card Dashboard > Account Card > Credit Card Details > Block Card

Block Card

Field Description

Field Name	Description
Embossed Name	Customer name as embossed on the credit card.
Card Number	Card number in masked format.

Field Name	Description
Specify Reason	Provide reason for blocking the card. The options are: • Other • Lost • Stolen • Fraud Suspected • Captured In ATM • Captured In Other ATM

To block a credit card and raise the request for replacement card:

1. From the **Specify Reason** list, select the appropriate reason to block the card.

2. Click **Continue**.

   The screen prompting you to block your card appears. Click **Block** to confirm the card blocking.
   OR
   Click **Cancel** to cancel the transaction.

Block Card

Delivery Preferences

Field Description

Field Name	Description
Where would like to receive a Replacement Card?	

Field Name	Description
Delivery Location	Mode of delivery of the new replacement credit card. The options are: - My Address - Branch Near Me This field is displayed only if you opt for the replacement credit card.

Below section appears if you select **My Address** option in the **Delivery Location** field.

Select Address	Address for delivery of the replacement card. The options are: - Residence - Work - Postal Based on the selected option, the user's address details corresponding to the selected address as maintained are fetched.

Below section appears if you select **Branch Near Me** option in the **Delivery Location** field.

City	City of the receiving branch where the replacement card is to be delivered.
Branch	Branch name to deliver the replacement card. **Note:** The options in this field depend on the selected option in the City field.
Branch Address	Complete address of the branch to deliver the replacement card.

3. The success message of credit card blocking along with the request for the replacement card and its delivery location appears.
 If you opt for the replacement card, in the **Delivery Location** field, select the appropriate delivery address.

Credit Card Replacement

Note: Add-on card is automatically linked to new primary card if replacement card is opted.

    a. If you select the **My Address** option as delivery location:

        i. From the **Select Address** list, select the appropriate option.
The complete address of user as maintained corresponding to the selected address appears.

    b. If you select the **Branch Near Me** option as delivery location:

        i. From the **City** list, select the desired city.

        ii. From the **Branch** list, select the desired branch.
The complete address of selected branch appears.

4. Click **Submit**.

5. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.

6. The success message appears, along with the service request number.
Click **Done** to complete the transaction.

FAQs

If I suspect someone has stolen my password or used it to make a fraudulent purchase, what should he do?

You should call up at the bank's call centre and block the card immediately.

Why card issuer block your card?

If you have exhausted your credit limit, your card could be declined for additional purchases.

11. Cancel Card

Things go outdated over a period of time, so does the customer needs. Cards features that were best suitable for a customer in the past fade with the changing lifestyle. The customer may want to end the existing card relationship and opt for a new card with new feature.

Application supports cancelling of credit card feature for customers. The customer can even specify the reason and feedback for canceling of card, which can be treated as an input to the bank for improvement of card services.

Application supports a cancelling card option for add-on cards as well.

How to reach here:

Credit Card Dashboard > Account Card > Credit Card Details > Cancel Card

Cancel Card

Field Description

Field Name	Description
Embossed Name	Customer name as embossed on the credit card.
Card Number	Card number in masked format.

Help us by providing a reason for cancellation

Specify Reason	Reason to cancel the credit card.
	The options can be:

- Permanent Relocation

- Unhappy with services

- Too many charges

- Others

Field Name	Description
Comments	Reason in detail for cancelling the credit card.

To cancel a credit card:

1. From the **Specify Reason** list, select the appropriate reason to cancel the card.

2. Click **Cancel Card**.

3. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.

4. The success message appears, along with the service request number.
   Click **Done** to complete the transaction.

Note: Click **View All** link in Inactive Cards on dashboard to view the all the inactive credit cards like deactivated/ Blocked / cancelled / requested for cancellation held by a customer.

FAQs

Will bank cancel a credit card if the card holder requests them to do so?

Yes. The bank cancels the credit card provided that the outstanding amount, if any, is settled/ paid.

12. **Apply for Add-On Card**

Add-on card is actually a supplementary card riding on top of the primary credit card. Add-on card limit is set by the customer and the limit is part of the primary credit card limit. Many customers come up with the need of having two credit cards, one for self and other for spouse or child.

The application allows customers to apply for add-on card for any particular credit card. The customer can customize the add-on card with specifying the below details;

- Name on card to be embossed

- Specify credit limit

- Specify cash limit

- Delivery location for the add-on card to be dispatched

As customer wants total control over his cards – both primary credit cards as well as add-on cards, application provide a great user experience for managing primary as well as add-on cards.

Note:
1) A new card can be added only for a party which has relationship with the first party.
2) Cash Limit of Add-on credit card is less than primary card.

How to reach here:

Credit Card Dashboard > Account Card > Credit Card Details > Apply for Add-on Card

Add on Card Request

Field Description

Field Name	Description
Embossed Name	Customer name as embossed on the credit card.
Card Number	Card number in masked format.
Card For	Party name for whom Add-on request to be raised. **Note:** A new card can be added only for a party which has relationship with the first party.
Name on Card	Name to be embossed on the Add-on card.
Required Credit Limit	Credit limit for the Add-on credit card. **Note:** Credit limit of Add-on credit card is less than primary card.
Required Cash Limit	Cash limit for the Add-on credit card. **Note:** Cash limit of Add-on credit card is less than primary card.
Delivery Location	Mode of delivery of new Add-on card is to be delivered. The options are: • My Address • Branch Near Me

Field Name	Description
	Below section appears if you select **My Address** option in the **Delivery Location** field.
Select Address	Address where the new Add-on card is to be delivered. The options are: • Work • Residence • Postal Based on the selected option, the user's address details corresponding to the selected address as maintained are fetched.
	Below section appears if you select **Branch Near Me** option in the **Delivery Location** field.
City	City of the receiving branch where the new Add-on card is to be delivered.
Branch	Branch name to deliver the new Add-on card is to be delivered. **Note:** The options in this field depend on the selected option in the City field.
Branch Address	Complete address of the branch to deliver the new Add-on card.

To apply for an Add-on card:

1. From the **Card For** list, select appropriate option.

2. In the **Name on Card** field, enter the name of the Add-on card holder.

3. In the **Required Credit Limit** field, enter the desired credit limit for the Add-on card holder.

4. In the **Required Cash Limit** field, enter the desired cash limit for the Add-on card holder.

   It is mandatory to specify either of **Required Credit Limit** or **Required Cash Limit** for Add-on card.

5. In the **Delivery Location** field, select the appropriate delivery address.

   Note: Add-on card is automatically linked to primary card.

   a. If you select the **My Address** option as delivery location:

      i. From the **Select Address** list, select the appropriate option.
         The complete address of user as maintained corresponding to the selected address appears.

   b. If you select the **Branch Near Me** option as delivery location:

      i. From the **City** list, select the desired city.

      ii. From the **Branch** list, select the desired branch.
          The complete address of selected branch appears.

6. Click **Apply.**

7. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.

8. The success message appears, along with the service request number.
   Click **Done** to complete the transaction.

FAQs

To whom the Add-on cards are issued?

The Add-on cards can be issued to immediate family members.

Can card limit shared by Add-on card holders?

The credit limit assigned to the primary card is shared between the primary and the Add-on Cardholders and the primary Cardholder is responsible for the payment of outstanding against these cards.

13. Service Request

Raising a service request is one thing and tracking the request is another. The customer should be in a position to know the current status of the service request raised.

Application has a provision to view all the service requests raised from where the customer can track for a particular request. From the credit card dashboard, customer can view the number of pending service requests and can track the same for closure. Every service request raised has a reference number assigned which helps banks and customer to track it for closure.

Note: User cannot raise service again for the same party for the same option if previous SR is pending or open on card.

How to reach here:

Credit Card Dashboard > Service Requests card > Service Requests

Service Requests

Date	Description	Reference Number	Status
03 Oct 2016	Register Auto Repayment	1552	Pending
03 Oct 2016	Register Auto Repayment	1551	Pending
29 Sep 2016	Register Auto Repayment	1501	Pending
27 Sep 2016	Update Card Limit	1401	Pending
23 Sep 2016	Add On Card Request	1301	Pending
23 Sep 2016	Add On Card Request	1256	Pending
23 Sep 2016	Credit Card Set Credential	1255	Pending
23 Sep 2016	Update Card Limit	1254	Pending
23 Sep 2016	Credit Card Set Credential	1253	Pending
23 Sep 2016	Update Card Limit	1252	Pending

Page 1 of 3 (1-10 of 27 items) |◁ ◁ 1 2 3 ▷ ▷|

Field Description

Field Name	Description
Date	Date on which the service request was raised by the user.
Description	Service request raised.
Reference Number	Transaction reference number generated for the service request.
Service Request Status	Service request status as of current date.

To view pending service requests:

- For more information on sorting record, click here.

- Click ⬆ to sort the records in ascending or descending order.

FAQs

What are the different types of service requests that I can make for credit cards?

You can request for the following credit card related services:

1. Block card: To block a stolen or lost credit card

2. Activate Auto Pay: To ensure hassle free payments directly from your account

3. Cancel Card: To cancel a credit card

4. PIN Request: To request for a new PIN on your credit card

5. Update Card Limit: To request for a higher / lower limit on your credit card

6. Add On Card Request: To request for an additional credit card

7. Update Bill Cycle: To request for a new billing cycle for your credit card.

14. Card Statement

Credit card statement plays an important role for customers to manage and have control on their spending. A brief summary of last four transactions can be viewed on the application credit card dashboard for the selected credit card. Customer can select any credit card or add-on card to view its last four transactions on the dashboard.

However, application also has the option to view complete statement for the desired credit card or add-on card. All transactions on the card are shown in chronological order of the spending.

 Customer can use the below filters to narrow the search result;

• Transaction period (Unbilled / Previous month/ Previous quarter / Between date range)

• Transaction type (Debits transactions / Credit transactions / Debit and Credit transactions)

Customers can also sort the result basis transaction date or transaction amount. The customer can also save the result as well as download generated statements for reference.

Note: Only Primary cards will be present in the list, on selecting the primary card, the statement /set of transactions of Primary as well as its Add-on cards will be listed.

How to reach here:

Credit Card Dashboard > Mini Statement card > Card Statement

Card Statement

Field Description

Field Name	Description
Embossed Name	Customer name as embossed on the credit card.
Card Number	Card number in masked format.
Filter/ Options	

Field Name	Description
Transaction Type	Filters to view the transaction type. The options are: • Billed Transactions • Unbilled Transactions
Month	Month for which statement for the billed transactions can be generated. This field appears if you select the **Billed Transactions** option from the **Transaction Type** list.
Result	
Date	Date of the transaction.
Description	Displays the name of the credit card associated with the transaction along with the description of the transaction done.
Amount	Transaction amount along with the debit or credit indicator.

To generate the statement:

1. From the **Card Number** list, select the appropriate credit card account for which statement to be generated.
2. From the **Transaction Type** list, select the appropriate option.
3. From the **Month** list, select the appropriate month to further customize the statement. Based on selected criteria, the credit card statement appears.

FAQs

Can I view the transactions in my accounts?

Against each account you can view the details of the transactions of Primary as well as its Add-on cards in your account.

How does the bank keep the card holder informed of the transactions with the credit card issued?

Banks sends a monthly statement to all card holders giving details of the transactions made using the card and the amount required to be paid to settle dues.

15. Inactive Cards Details

Inactive cards are either the blocked cards, deactivated cards or canceled cards. The customer should be in a position to know which cards are inactive and does he need to action on these cards.

Application supports inactive cards, so that customers can view the details of these cards if required. The customers can take actions like **Cancel Card, Make Payment of the Outstanding Amount, Activate a card** on Blocked cards and Deactivated cards. However, for canceled cards, customer can just view the card summary and not the card details.

Application also supports Activating cards from Inactive status for Blocked and Deactivated cards. Once the customer takes action of **Activate Card** on the selected card, the selected card is no more visible under **Inactive Card** list.

How to reach here:

Credit Card Dashboard > Inactive Cards > Inactive Account Card > Inactive Card Details

To view inactive credit card details:

1. All the inactive credit cards held by a customer appears in cards form.

Inactive Account Card
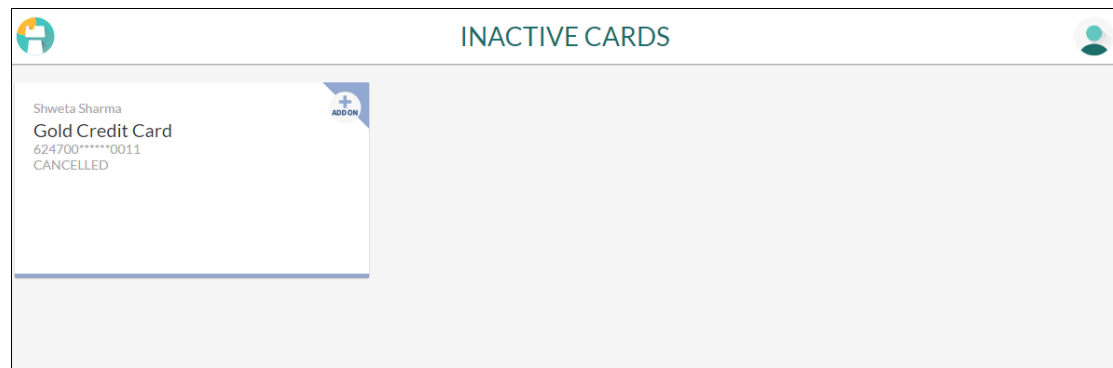
Field Description

Field Name	Description
List of Cards	Displays the list of inactive cards.
Card Product	Name of the card product.
Embossed Name	Customer name as embossed on the credit card.
Card Number	Card number in masked format.

Field Name	Description
Status	Status of the inactive card such as deactivated/ Block / cancelled / blocked / requested for cancellation.
	The based on status available, the actions can performed on inactive cards are: :
	• Hotlisted (Blocked): Make Payment of the Outstanding Amount
	• Inactive (De-active): Block Card, Activate Card, Cancel Card, Make Payment of the Outstanding Amount
	• Cancelled: No options available
Amount due on	Amount outstanding against a card as on last statement date along with the currency.

2. Click on inactive card. The **Inactive Card Details** screen appears.

Note: For **Cancelled** card (Primary and Add-on) you cannot view the account card details.

Inactive Card Details

Field Description

Field Name	Description
Embossed Name	Customer name as embossed on the credit card.
Card Number	Card number in masked format.
Billing	

Field Name	Description
Total Due	Amount outstanding against a card as on last statement date.
Pay	Option to pay the credit card bill.
	This field is enabled for both active and inactive Primary cards.
	Note: Pay button is disabled if there is no outstanding balance on the card.
Minimum Due	Mandatory amount that is to be paid out of the total billed amount.
	This field is enabled only for Primary cards.
Due Date	Date before which minimum, part or full payment is to be made.
	This field is enabled only for Primary cards.
Unbilled Amount	Total of transactions which are yet to be billed by the bank.
	This field is enabled only for Primary cards.
Billing Cycle	Date for which billing statement is generated.
	This field is enabled only for Primary cards.
Limits and Rewards	
Available Credit	Available card limit for utilization.
Total Credit	Total sanctioned limit for credit purchases.
Available Cash	Cash limit available for utilization.
Total Cash Limit	Total Cash withdrawal limit, usually a sub limit of Sanctioned credit limit.
Rewards Points	Reward points accumulated on the credit card.
Validity	
From	Start date of card validity period.
To	End date of card validity period.

User can also perform following account related transaction:

- To pay the credit card bill, click Pay.

16. Activate Card

To make every credit operational for usage, customer needs to activate the card. Activate action on a credit card is required for the below two scenarios:

 A new card is issued to the customer, which needs to be activated

The card which was in **Deactivate** state is now ready to use

Application highlights such actions on the Inactive cards in order to grab customer's attention to perform an Activate action. Customers can specify the reason for card activation and activate the card for use.

Once the card is activated, it is reflected under the active card list on which customer can perform the desired actions.

Note:
1) The Primary as well as Add-on card holder can activate the card.
2) In case of both primary and Add-on credit cards are in Deactivated status, then primary cards need to be activated first followed by the activation of Add-on cards.

How to reach here:

Credit Card Dashboard > Inactive Cards > Inactive Account Card > Inactive Card Details

To activate a deactivated card:

1. All the inactive cards appear on dashboard. Click on inactive account card which you want to activate.

2. The **Inactive Card Details** screen appears. Click **Activate Card**.

Activate Card

Field Description

Field Name	Description
Embossed Name	Customer name as embossed on the credit card.
Card Number	Card number in masked format.

Field Name	Description
Reason	Reason for credit card activation.
	The options are:
	• De active
	• New
	Note: Cards in deactivate status of new cards are only displayed for activation. This option is not available for already active cards.
Comment	Reason in detail for activating card.

3.   From the **Reason** list, select the appropriate option.

4.   Click **Activate**.

5.   The **Review** screen appears. Verify the details, and click **Confirm.**
OR
Click **Cancel** to cancel the transaction.

6.   The success message appears, along with the service request number.
Click **Done** to complete the transaction.

FAQs

Why do I need to activate my new Credit Cards before use?

You have to activate the newly issued credit card before using it to stop the possibility of fraudulent transactions

Which types of Credit Cards need to be activated?

All new, replacement or renewal Credit Cards; primary and Add-on will require activation.

I am a primary Cardholder. Can I activate the Add-on Card on behalf of the Add-on Cardholder?

No. Each Cardholder has to activate his or her own Card.

Can my Add-on Card be activated before I activate my primary Card?

Yes, the Add-on Card can be activated prior to the activation of the primary card.

17. Common Screens

The common procedure to be followed for below option:

(**Download / Save**)

The transaction log generated by host system on periodic basis will be available to the user to download.

1. Click .

2. Select the file format for downloading.

3. Select the target location.

4. Enter the file name.

5. Click <u>Save</u> to download the data.

(**Favorites**)

Save the transaction as favorite for frequently used transaction.

(Repeat Transaction)

Allows to repeat the transaction.

(PDF)

Allows to save the transaction log in .pdf format.

(Email

Allow user to mail the transaction search result using default mail configured.

To sort the Records

1. Click to download the list in PDF, XLS, QIF, OFX and MT940 formats.

2. From the Page list, select the required page number of the transactions list.

3. Click to sort records in ascending or descending order.

4. Click to view the first page of the transaction record list.
OR
Click to view the previous page of the transaction record list.
OR
Click to view the next page of the transaction record list.
OR
Click to view the last page of the transaction record list.