

# Oracle Banking Digital Experience

Retail Credit Cards User Manual  
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**ORACLE®**

Retail Credit Cards User Manual  
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# 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>.

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<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

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## 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.

*Introduction* provides brief information on the overall functionality covered in 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, theme, and mobile devices.
- 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 17.1.0.0.0, refer to the following documents:

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

## 2. Credit Cards

Simply put, a credit card is a plastic card issued by a financial institution that involves the card holder and the financial institution entering into an agreement that the card holder will pay the institution back in the future so that they can purchase something at present. The financial institution lends the card holder the money that they use to make the purchase and expects that the customer pays them back over a period of time (generally a month). The card holder is required to pay the entire amount back including a fee or interest charge if the amount is not paid back in full by the due date.

Credit cards are used by customers to make purchases online or at a point of sale (POS). The card holder's borrowing limit is pre-set based on the individual's credit rating.

The application enables customers to manage cards effectively and efficiently. Through the credit card module, a customer is able to perform a variety of functions such as viewing credit card details and statements, applying for automatic and adhoc payment of credit card dues, initiating service requests such as request for a change in card billing cycle, request for PIN etc. Additionally the customer can also apply for a new credit card from the credit card dashboard.

This user manual covers all the services provided in the system with regards to credit cards.

### 2.1 Features Supported In Application

The retail credit card module supports the following features:

- Credit Card Dashboard
- View Credit Card Details
- Credit Card Bill Payment
- Manage Auto Pay Instruction
- Change Card Bill Cycle
- Update Cash and Credit Limits
- Request PIN
- Block Credit Card
- Cancel Credit Card
- Request for Add-on Card
- View Credit Card Service Requests Status
- View Credit Card Statements
- View Inactive Credit Cards
- Activate Credit Cards
- Apply for a Credit Card (Credit Card Origination)

### 2.2 Prerequisites

- Transaction access is provided to retail user.
- Credit cards are maintained in the credit card host system under a party ID mapped to the user.

## 2.3 Credit Card Dashboard

The credit card dashboard provides the customer with a holistic view of all his credit cards held with the bank. The customer can view the total available limit across all cards and also view the available limit of each individual card on the dashboard.

Additional features available on the dashboard are mini statement view, facility to apply for service requests specific to credit cards and view of inactive cards.

The screenshot displays the 'Credit Cards' dashboard for Model Bank. At the top, there is a navigation bar with 'Model Bank' logo, 'Accounts', 'Payments', and 'PFM' dropdowns, and a user profile for 'rohan.singh'. The main content area is titled 'Credit Cards' and features several widgets:

- 3 Credit Cards Summary:** A circular progress indicator shows the usage of credit. Below it, 'Total Available Limit' is £70,000.00 and 'Total Credit Limit' is £100,000.00.
- Active Cards List:**
  - Amit Sharma Gold Credit Card (Primary):** Card number 624700\*\*\*\*0001, AS-Primary, with a balance of £600.00.
  - Shweta Sharma Gold Credit Card (Add-on):** Card number 624700\*\*\*\*0011.
  - Shweta Sharma Gold Credit Card (Add-on):** Card number 624700\*\*\*\*0013.
- Mini Statement:** A dropdown menu shows '624700\*\*\*\*0001 AS- Primary'. Below, a transaction is listed: '27 Jun 2015 Amazon' for £29,100.00 Dr. A 'More Details' link is provided.
- Service Request:** Shows '0 Pending' requests with a 'View All' link.
- Inactive Cards:** Shows '1 Cards' with a 'View All' link.

At the bottom, a footer contains the text: 'Copyright Model Bank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

### Dashboard Overview

#### Summary

In this section, the customer can view the total credit limit assigned to him across cards as well as the total available credit across cards. The total credit limit is the amount of credit that has been allocated to the customer and the total available limit is the amount that is currently available to the customer to avail after having utilized some amount of credit out of the total credit limit. The number of active credit cards held by the customer is also displayed on the widget.

#### Credit Cards (Active)

This section lists down all the active credit cards of the customer, displaying each credit card as a card. All active credit cards of the customer regardless of whether the customer is a primary card holder or add on card holder are displayed in this section. Similarly all add

on cards that are linked to the customer's primary card will also be displayed.

Each card displays the name of the card holder as it is embossed on the card, as well as the card type and card number in masked format. The outstanding amount along with the payment due date is displayed on each card. The customer can click each card in order to view further details.

### **Inactive Cards**

This widget displays the number of credit cards of the customer that are inactive. By clicking on the 'View All' link, the customer is able to view further details of all the inactive cards.

Click **View All** to view all inactive cards.

### **Mini Statement**

The mini statement widget displays the recent transaction undertaken on the credit card that is selected. The customer can alternately select a different credit card in order to view its mini statement.

Each transaction is defined with the amount and type of transaction i.e. debit or credit along with the date on which the transaction took place. By clicking on the 'More Details' link, the customer is able to invoke the credit card statement screen on which the customer can view the statements of any credit card.

### **Service Request**

The service request widget displays the number of open service requests initiated by the customer. The customer can click on the 'View All' link in order to track the status of open service requests.

Click **View All** to view all initiated service requests raised by the user.

---

### 3. Credit Card Details

The customer can navigate to the credit card details page by selecting any credit card displayed in the summary section of the credit cards dashboard.

This page displays important details of a credit card such as billing details, cash and credit limits, validity and reward details. Additionally, the customer can initiate service requests from this page including PIN request, card block, auto pay, card cancellation, update of card limits, etc. If the customer is the primary holder of the card, the facility to apply for an add on card is also provided on this page. The option to pay the credit card bill is provided against the billing details.

Following are the categories displayed in details:

- **Header** – This section displays the card holder name as it is embossed on the card, the card number in masked format and also the card nickname if already defined by the customer and the option to update/add nickname.
- **Billing** – Information pertaining to billing such as current billing details including total and minimum amounts due, unbilled amount, due date as well as the billing cycle is displayed in this section. The option to pay the bill is also provided in this section, by clicking on which, the customer is able to navigate to the bill payment page.
- **Limits and Rewards** – This section displays limit information that includes the total and available credit limits as well as the total and available cash limits. The customer is provided with the option to apply for a change in either of the two limit types i.e. cash and credit. This section also displays the amount of reward points accrued as on date.
- **Validity** – This section displays validity details that comprises of the month and year from which the card has been valid and the month and year on which the card will expire.

#### How to reach here:

*Dashboard >Credit Cards > My Credit Cards > Overview > Current and Savings Account Card > Account Details*

*OR*

*Credit Cards > Overview > Credit Card > Credit Card Details*



## Credit Card Details

Model Bank Accounts Credit Cards Payments PFM 108 Shalendra Kadam

### Credit Card Details

Jason Wills 624700\*\*\*\*0002 Nickname

#### Billing

Total Due	£5,000.00
-----------	-----------

Pay

Minimum Due	£100.00
Due Date	05 Jul 2015
Unbilled Amount	£1,000.00
Billing Cycle	7th of every month

Change

#### Limits and Rewards

Available Credit	£270,000.00
Total Credit	£300,000.00

Update

Available Cash	£20,000.00
Total Cash Limit	£20,000.00

Update

Reward Points	5000
---------------	------

#### Validity

From	Oct 2014
To	Aug 2017

Request PIN Block Card Auto Pay Cancel Card Apply for Add On Card

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### Field Description

**Field Name**

**Description**

**Embossed Name**

Customer's name as embossed on the credit card.

Field Name	Description
<b>Card Number</b>	Card number in masked format along with the account nickname.  Click  <a href="#">Nickname</a> , to add nickname.  For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<b>Nickname</b>	The nickname given by the customer to the credit card. This nickname can be updated or deleted.
<b>Billing</b>	
This section is enabled only on primary credit card details page.	
<b>Total Due</b>	Amount outstanding against a card as on most recent statement date.
<b>Pay</b>	Option to pay the credit card bill.  This field is for both active and inactive Primary cards if there is an outstanding balance on the card. This button is disabled if details are being viewed of an add-on card.
<b>Minimum Due</b>	The minimum amount that is to be mandatorily paid out of the total billed amount even if the card holder is not able to pay the total due amount.
<b>Due Date</b>	The date before which either minimum due or full payment is to be made.
<b>Unbilled Amount</b>	The total amount of credit utilized which does not fall under the current billing cycle.
<b>Billing Cycle</b>	Date for which billing statement is generated.
<b>Limits and Rewards</b>	
This section is enabled on both primary as well as add-on card details page with the exception of reward points which will not be displayed on add-on card details page.	
<b>Available Credit</b>	Credit limit available for utilization.
<b>Total Credit</b>	Total sanctioned limit for credit purchases
<b>Available Cash</b>	Cash limit available for utilization.
<b>Total Cash Limit</b>	Total amount of cash that can be withdrawn.
<b>Rewards Points</b>	The total reward points accumulated on the credit card.
<b>Validity</b>	
This section is enabled on both primary as well as add-on card details.	
<b>From</b>	Start date (month and year) of card validity period.

Field Name	Description
<b>To</b>	End date (month and year) of card validity period.

You can also perform following account related transactions:

- To pay the credit card bill, click **Pay** available against the total due amount.
- To change the Bill cycle, click **Change** displayed against the bill date.
- To update Credit & Cash Limit, click **Update** available against the respective limit details.
- 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.

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

## 4. Pay

This page is displayed when the customer selects the 'Pay' option available against the 'Total due' amount field on the credit cards details page. The customer can opt to pay the minimum amount due, the total outstanding amount due or specify an amount to pay towards credit card bill payment.

All the linked current and savings accounts of the customer will be available for selection from which to make the payment. Once the customer selects a source account, the available limit of that account will be displayed against the field so as to enable better management of funds.

### How to reach here:

*Dashboard > Credit Cards > My Credit Cards > Overview > Credit Card > Credit Cards Details>Pay*

*OR*

*Credit Cards > Overview > Credit Card > Credit Card Details > Pay*

### Credit Card Payment

### Field Description

Field Name	Description
<b>Embossed Name</b>	Customer's name as embossed on the credit card.
<b>Card Number</b>	Card number in masked format along with the account nickname. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<b>Select Amount to Pay</b>	Allows user to select payment amount. The options are: <ul style="list-style-type: none"> <li>Minimum: minimum amount that can be paid for the card payment</li> </ul>

Field Name	Description
	<ul style="list-style-type: none"> <li>• Outstanding: total outstanding amount that needs to be paid for the card payment</li> <li>• Specify: specific amount to be paid by the customer against the credit card payment</li> </ul>
<b>Amount</b>	Specific amount to be paid towards credit card bill payment. This field is enabled for input, if you select <b>Specify Amount</b> option in <b>Select Amount to Pay</b> field.
<b>Source Account</b>	All the customer's current and savings accounts from which funds can be transferred for bill payment.
<b>Balance</b>	The account balance amount (with currency) of the current or savings account selected as source account.

#### To make credit card payment:

1. In the **Select amount to Pay** field, select 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.
  - a. 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.

    - I. 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.

## 5. Update Card Limits

Customers can initiate a request to update the cash and/or credit limit of a credit card by selecting the 'Update' option displayed against each limit on the credit card details screen. On selecting the 'Update' option against either the cash or credit limit, the 'Update Card Limit' page is displayed for that specific limit. The customer can view the existing limit and has the option to specify the desired limit for the credit card selected. Once the request is submitted, the customer can track its status through the service request tracker feature provided on the credit cards dashboard.

The customer can also raise a request to update the limits of an add-on card. In this case, in addition to the existing limit, the screen also displays the maximum limit amount that can be set for the card. This maximum limit amount is the limit assigned to the primary card.

### How to reach here:

*Dashboard > Credit Cards > My Credit Cards > Overview > Credit Card > Credit Cards Details > Update Card Limit*

OR

*Credit Cards > Overview > Credit Card > Credit Card Details > Update Card Limit*

### Change Credit Limit – Primary Credit Card

The screenshot shows the 'Update Card Limit' interface. At the top, there's a navigation bar with 'Mdel Bank', 'Dashboard', 'Accounts', 'Payments', and 'PFM'. Below that, the user's name 'Amit Sharma' and card number '624700\*\*\*\*\*0001' are displayed, along with the account type 'AS- Primary'. The main content area shows 'Current Credit Limit' as '£100,000.00' and 'New Credit Limit' as '£150,000.00'. A green 'Update' button is located at the bottom right of the form.

### Field Description

Field Name	Description
<b>Embossed Name</b>	Customer's name as embossed on the credit card.
<b>Card Number</b>	Card number in masked format along with the account nickname. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<b>Current Credit Limit</b>	Current credit limit of the credit card.

**New Credit Limit**

The customer can define the new credit limit to be assigned to the card.

**Note:** Primary card's current limits are displayed in the Add-on card's limit window, which cannot be exceeded.

**To modify the credit limit of a credit card:**

1. Enter the new **Credit 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.

**Change Cash Limit – Primary Credit Card**

The screenshot shows the 'Update Card Limit' screen in the Model Bank app. At the top, there is a navigation bar with 'Model Bank', 'Dashboard', 'Accounts', 'Payments', and 'PFM'. The user's name 'rohan singh' is visible in the top right. The main content area is titled 'Update Card Limit' and displays the cardholder's name 'Amit Sharma' and card number '624700\*\*\*\*0001'. The current cash limit is shown as '£10,000.00' and the new cash limit is '£15,000.00'. An 'Update' button is located at the bottom right of the form.

**Field Description**

Field Name	Description
<b>Embossed Name</b>	Customer's name as embossed on the credit card.
<b>Card Number</b>	Card number in masked format along with the account nickname. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<b>Current Cash Limit</b>	Current cash limit of the credit card.

Field Name	Description
<b>New Cash Limit</b>	The customer can define the new cash limit to be assigned to the card.  <b>Note:</b> Primary card's current limits are displayed in the Add-on card's limit window, which cannot be exceeded.

**To modify the cash limit of a credit card:**

1. Enter the new **Cash Limit**, as required.

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

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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.



## 6. Change Billing Cycle

Customers might want to change the billing cycle of a credit card to better suit their needs. The application enables customers to set a new billing cycle for any credit card of which they are primary card holders so as to enable the customers to better manage their funds. The customer can navigate to the 'Change Billing Cycle' request page by selecting the 'Change' option available against the billing details sub section in the credit card details page of a specific credit card.

### How to reach here:

*Dashboard > Credit Cards > My Credit Cards > Overview > Credit Card > Credit Cards Details > Change Billing Cycle*

OR

*Credit Cards > Overview > Credit Card > Credit Card Details > Change Billing Cycle*

### Change Billing Cycle

### Field Description

Field Name	Description
<b>Embossed Name</b>	Customer name as embossed on the credit card.
<b>Card Number</b>	Card number in masked format along with the account nickname, For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<b>Current Bill Cycle is &lt;day of the month&gt; of every month</b>	Existing billing cycle as maintained for the selected card. For e.g. – Current Bill Cycle is the 7 <sup>th</sup> of every month.
<b>Change your billing cycle to</b>	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.

## 7. Request PIN

The Request PIN feature enables a customer to request for a new PIN for a credit card. The application supports new PIN request for both primary as well as for add-on cards.

While applying for a new PIN request, the customer can specify where the new PIN is to be delivered. The customer can opt for the PIN to be delivered at his residence, his work place or can even select a branch at which the PIN is to be delivered.

### How to reach here:

*Dashboard > Credit Cards > My Credit Cards > Overview > Credit Card > Credit Cards Details > Request PIN*

*OR*

*Credit Cards > Overview > Credit Card > Credit Card Details > Request PIN*

### Credit Card Request PIN

### Field Description

Field Name	Description
------------	-------------

<b>Embossed Name</b>	Customer's name as embossed on the credit card.
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<b>Card Number</b>	Card number in masked format along with the account nickname. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
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### Where would you like to receive the new PIN?

Field Name	Description
<b>Delivery Location</b>	<p>The customer can identify where the PIN is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Address</li> <li>• Branch</li> </ul>
	<p>The following fields will be enabled if the <b>My Address</b> option in the <b>Delivery Location</b> field is selected.</p>
<b>Select Address</b>	<p>Address where the PIN is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Residence</li> <li>• Work</li> <li>• Postal</li> </ul> <p>Based on the selected option, the user's address details corresponding to the selected address as maintained are displayed.</p>
	<p>The following fields will be enabled if the <b>Branch Near Me</b> option in the <b>Delivery Location</b> field is selected.</p>
<b>City</b>	The customer can filter branches based on the city in which they are located.
<b>Branch</b>	Branch name where the PIN is to be delivered.
<b>Branch Address</b>	The address of the branch selected is displayed on the screen.

#### To request 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.  
Based on the option selected, the complete home/work address of the customer as maintained by the bank is displayed.
  - 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.

## 8. 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 time consuming. The customer should be able to block his credit card instantly in such situations. The Block Card feature of the application enables the customer to raise a request to block a credit card immediately.

The customer can raise a request to block a credit card at any time and can even specify the reason for which the request is being raised. The customer can also request for a replacement card to be issued as part of the same request and can identify where the new card is to be delivered i.e. either to the customer's residence, work place or a branch.

This feature is available for both primary and add-on cards.

### How to reach here:

*Dashboard > Credit Cards > My Credit Cards > Overview > Credit Card > Credit Cards Details > Block Card*

*OR*

*Credit Cards > Overview > Credit Card > Credit Card Details > Block Card*

### Block Card

### Field Description

Field Name	Description
<b>Embossed Name</b>	Customer's name as embossed on the credit card.
<b>Card Number</b>	Card number in masked format along with the account nickname. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .

Field Name	Description
<b>Specify Reason</b>	<p>The customer is required to specify the reason for which the card is being blocked.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Lost</li> <li>• Stolen</li> <li>• Fraud Suspected</li> <li>• Captured In ATM</li> <li>• Captured In Other ATM</li> <li>• Other</li> </ul>

### 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**.
3. 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 - Verification

The screenshot displays the 'Block Card' verification interface. At the top, the 'Model Bank' logo and navigation menu (Accounts, Credit Cards, Payments, PFM) are visible. The user's profile information includes 'Shweta Sharma', the card number '624700\*\*\*\*\*0001', and a 'nickname' field. The 'Specify Reason' dropdown is currently set to 'Lost'. A confirmation prompt asks, 'Are you sure you want to block 624700\*\*\*\*\*0011?'. At the bottom right, there are two buttons: 'Cancel' and 'Confirm'.

## Delivery Preferences

### Field Description

Field Name	Description
------------	-------------

#### Where would like to receive a Replacement Card?

<b>Delivery Location</b>	<p>Mode of delivery of the new replacement credit card.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• My Address</li> <li>• Branch Near Me</li> </ul>
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The following fields will be enabled if the **My Address** option in the **Delivery Location** field is selected.

<b>Select Address</b>	<p>Address where the replacement card is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Residence</li> <li>• Work</li> <li>• Postal</li> </ul>
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Based on the selected option, the user's address details corresponding to the selected address as maintained are displayed.

The following fields will be enabled if the **Branch Near Me** option in the **Delivery Location** field is selected.

<b>City</b>	The customer can filter branches based on the city in which they are located.
<b>Branch</b>	Branch name where the replacement card is to be delivered.
<b>Branch Address</b>	The address of the branch selected is displayed.

4. A success message is displayed. This screen also displays the field through which the customer can specify where the card is to be delivered.



## Block Card – Replacement Card Delivery Preferences

The screenshot shows the 'Block Card' interface on the Model Bank website. At the top, there is a navigation bar with 'Model Bank' logo and menu items: 'Accounts', 'Credit Cards', 'Payments', and 'PFM'. The user's name 'rohan singh' is visible in the top right. The main content area is titled 'Block Card' and displays the user's name 'Shweta Sharma' and card number '624700\*\*\*\*\*0001'. A central message reads 'Successful! Your card has been successfully blocked.' Below this, it asks 'Where would you like to receive the replacement card?' with two options: 'Branch Near Me' and 'My Address'. The 'My Address' option is selected. A dropdown menu for 'Residence' is open, showing a list of address components: 'rajesh,', '32 park,', 'pune,', 'india,', 'INDIA', and 'mumbai'. A green 'Submit' button is located at the bottom right of the form area. The footer contains the text 'Copyright Model Bank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

- 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.
  - a. 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.
5. Click **Submit**.
  6. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.
  7. The success message appears, along with the service request number. Click **Done** to complete the transaction.

## 9. Cancel Card

A customer might want to cancel a credit card for any number of reasons. The application supports the credit card cancellation feature. By means of the Cancel Credit Card feature, the customer can cancel a credit card and can specify the reason for cancellation and also provide additional feedback as to why the card is being cancelled.

The application supports cancellation of both primary as well as add-on cards.

### How to reach here:

*Dashboard >Credit Cards > My Credit Cards > Overview > Credit Card > Credit Cards Details > Cancel Card*

*OR*

*Credit Cards > Overview > Credit Card > Credit Card Details >Cancel Card*

### Cancel Card

### Field Description

Field Name	Description
------------	-------------

<b>Embossed Name</b>	Customer's name as embossed on the credit card.
----------------------	---

### Help us by providing a reason for cancellation

**Card Number** Card number in masked format along with the account nickname.

For more information on Account Nickname, refer [Account Nickname](#).

Field Name	Description
<b>Specify Reason</b>	<p>The customer is required to specify the reason for which the card is being cancelled.</p> <p>The options can be:</p> <ul style="list-style-type: none"> <li>• Permanent Relocation</li> <li>• Unhappy with services</li> <li>• Too many charges</li> <li>• Others</li> </ul>
<b>Comments</b>	The customer may provide additional feedback regarding the reason for which the card is being cancelled. This field is optional.

---

**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.

## 10. Apply for Add-On Card

Add-on cards, also known as supplementary cards, are cards issued to additional cardholders such as a spouse or a child, at the request of the primary card holder. The add-on card holder might have the same limit as that of the primary card holder and cannot be held legally responsible for credit card payments. All expenses incurred on an add-on card are billed to the primary card holder.

The application enables the primary card holder to apply for add-on cards online. The customer can apply for an add-on card by selecting the option provide. The customer can customize the add-on card by specifying the name to be embossed on the card and also by defining the credit and cash limits of the card.

### How to reach here:

*Dashboard > Credit Cards > My Credit Cards > Overview > Credit Card > Credit Cards Details > Apply for Add-on Card*

*OR*

*Credit Cards > Overview > Credit Card > Credit Card Details > Apply for Add-on Card*

### Add on Card Request

**Mdel Bank** Dashboard Accounts Payments PFM rohan.singh

### Apply for Add-On Card

Amit Sharma 624700\*\*\*\*0001 AS- Primary

Card For: John Mayer

Name on Card: John Mayer

Required Credit Limit: £100,000.00  
(Cannot exceed £100,000.00)

Required Cash Limit: £15,000.00  
(Cannot exceed £10,000.00)

Delivery Location: Branch Near Me My Address

Great Britain

Clearing HUB

Clearing HUB,  
32 Hanover Square,  
London,  
Great Britain,  
GREAT BRITAIN

Apply

**Field Description**

Field Name	Description
------------	-------------

<b>Embossed Name</b>	Customer's name as embossed on the credit card.
----------------------	---

<b>Card Number</b>	Card number in masked format along with the account nickname. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
--------------------	---

<b>Card For</b>	The customer is required to select the party for whom an add-on card is being requested. All the parties linked to the customer by means of relationship are available for selection.
-----------------	---

<b>Name on Card</b>	Name to be embossed on the Add-on card.
---------------------	---

<b>Required credit limit</b>	The credit limit to be assigned to the add-on card. The primary card's credit limit is displayed below this field so as to identify that the add-on card's credit limit cannot exceed that of the primary card.
------------------------------	---

<b>Required cash limit</b>	The cash limit to be assigned to the add-on card. The primary card's cash limit is displayed below this field so as to identify that the add-on card's cash limit cannot exceed that of the primary card.
----------------------------	---

<b>Delivery Location</b>	Mode of delivery of new Add-on card is to be delivered. The options are:
--------------------------	---

- My Address
- Branch Near Me

The following fields will be enabled if the **My Address** option in the **Delivery Location** field is selected.

<b>Select Address</b>	Address where the new Add-on card is to be delivered. 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.

The following fields will be enabled if the **Branch Near Me** option in the **Delivery Location** field is selected.

<b>City</b>	The customer can filter branches based on the city in which they are located.
-------------	---

<b>Branch</b>	Branch name where the add-on card is to be delivered.
---------------	---

Field Name	Description
------------	-------------

<b>Branch Address</b>	The address of the branch selected is displayed on the screen.
-----------------------	--

**To apply for an Add-on card:**

1. From the **Card For** list, select the party for whom the add-on card is required.
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.
4. In the **Required cash limit** field, enter the desired cash limit for the add-on card.

---

**Note:** It is mandatory to define either the credit or cash limit of the add-on card.

---

5. In the **Delivery Location** field, select the appropriate delivery address.
  - a. If you select the **My Address** option;
    - i. From the **Select Address** list, select the appropriate option.  
Based on the option selected, the complete home/work address of the customer as maintained by the bank is displayed.
  - b. If you select the **Branch Near Me** option;
    - 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.

## 11. Auto Pay

Missing a credit card payment or not having time to make the payment is a common occurrence. Penalties and extra charges are bound to be applied if a customer fails to make a credit card payment on time.

In order to help customers avoid such situations, the application supports the auto pay functionality. This feature enables a customer to set automatic payment instructions for a specific credit card.

While setting up the auto pay instruction, the customer identifies whether the minimum amount due is to be paid or whether the total amount due is to be paid. The customer is also required to identify the linked current or savings account from which the funds are to be debited in order to make the payment.

The Auto pay instruction is executed as per the credit card bill cycle for the selected card. The customer can de-register from auto pay at any time.

### How to reach here:

*Dashboard >Credit Cards > My Credit Cards > Overview > Credit Card > Credit Cards Details > AutoPay*

*OR*

*Credit Cards > Overview > Credit Card > Credit Card Details > AutoPay*

### Auto Pay Register

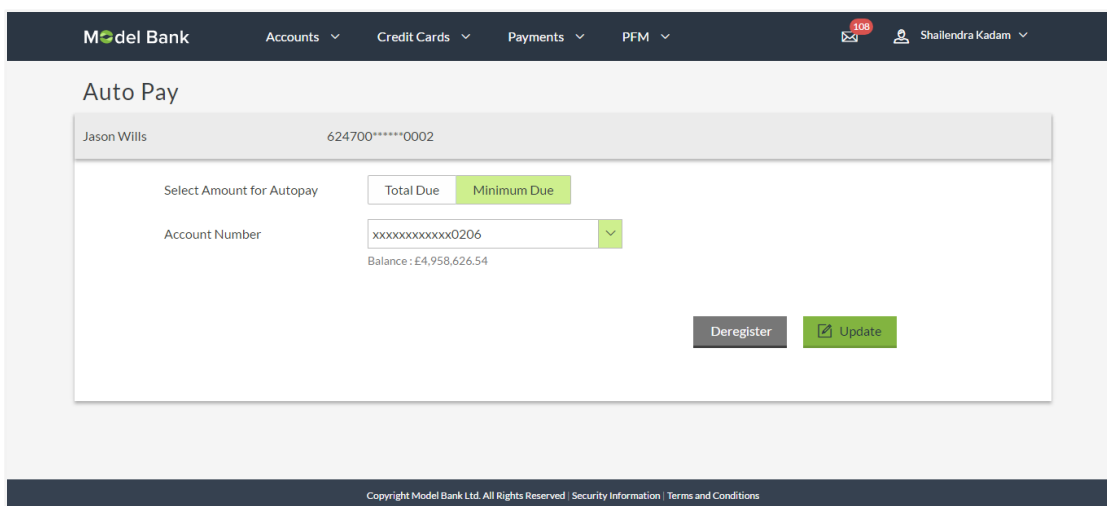
The screenshot displays the 'Auto Pay' registration screen. At the top, the 'Model Bank' logo is visible on the left, and navigation options for 'Accounts', 'Credit Cards', 'Payments', and 'PFM' are in the center. On the right, there is a notification bell icon with '100' and a user profile icon for 'Shalendra Kadam'. Below the navigation bar, the title 'Auto Pay' is centered. Underneath, the user's name 'Jason Wills' and a masked credit card number '624700\*\*\*\*0002' are shown. A message states: 'You currently are not registered for AutoPay. Would you like to register?'. At the bottom right, there are two buttons: a grey 'No' button with a close icon and a green 'Yes' button with a checkmark icon.

### Field Description

Field Name	Description
<b>Embossed Name</b>	Customer's name as embossed on the credit card.
<b>Card Number</b>	Card number in masked format along with the account nickname. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<b>You currently are not registered for Autopay. Would you like to register?</b>	This text is displayed on the screen if no auto pay instruction has been set for the credit card. The customer can proceed to set an auto pay instruction by selecting the <b>Yes</b> option or can reject setting up the instruction by selecting the <b>No</b> option.

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
------------	-------------

<b>Embossed Name</b>	The customer's name as embossed on the credit card.
----------------------	---

<b>Card Number</b>	Card number in masked format along with the account nickname. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
--------------------	---

<b>Select amount for Autopay</b>	The customer can identify whether the total amount due or the minimum amount due is to be paid every billing cycle.
----------------------------------	---

It can be:

- Total Due
- Minimum Due

<b>Account Number</b>	The current or savings account number from which the amount will be debited for credit card bill payment.
-----------------------	---

- In the **Select amount for Autopay** field, select the appropriate AutoPay type.
- From the **Account Number** list, select appropriate account number.
- To update the Auto Pay Instruction, click **Update**.  
OR  
To de-register the Auto Pay Instruction, click **Deregister**.

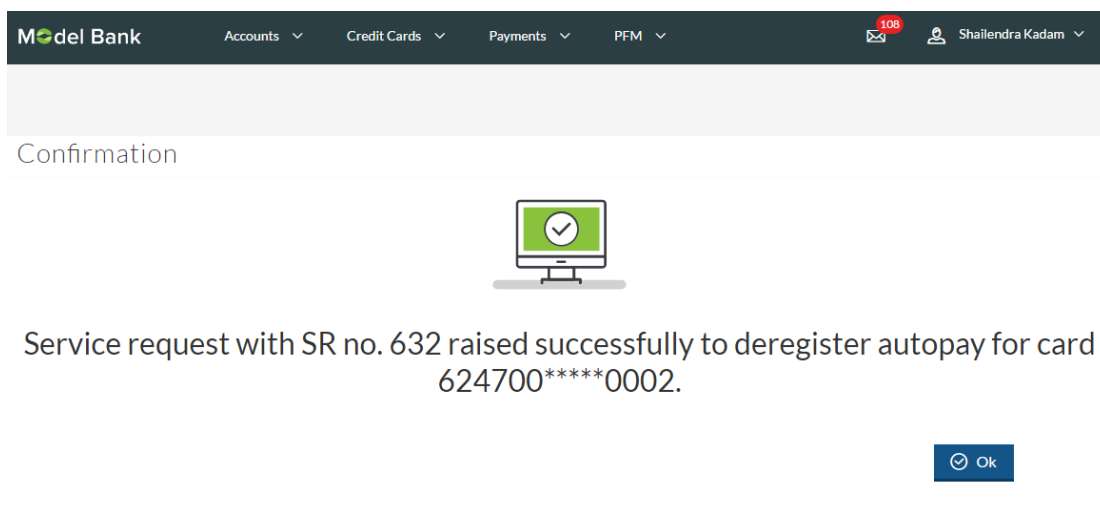
**Note:** The **De-register** option available only if auto pay has already been set up for the credit card.

## Auto Pay- Deregister card

The screenshot shows the 'Auto Pay' section of the Model Bank website. At the top, there is a navigation bar with 'Model Bank' logo and menu items: 'Accounts', 'Credit Cards', 'Payments', and 'PFM'. The user's name 'Shallendra Kadam' is visible in the top right corner. Below the navigation bar, the 'Auto Pay' section displays the user's name 'Jason Wills' and a masked card number '624700\*\*\*\*0002'. There are two radio buttons for 'Select Amount for Autopay': 'Total Due' (selected) and 'Minimum Due'. Below this, there is a dropdown menu for 'Account Number' showing 'xxxxxxxxxxxx0206' and a balance of '£4,958,626.54'. At the bottom right of the form, there are two buttons: 'Deregister' (grey) and 'Update' (green).

- 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.

### Deregister card- Success Message



The screenshot shows the Model Bank mobile application interface. At the top, there is a dark navigation bar with the Model Bank logo on the left and menu items: Accounts, Credit Cards, Payments, and PFM. On the right side of the navigation bar, there is a notification icon with a red '108' badge and a user profile icon for 'Shailendra Kadam'. Below the navigation bar, the word 'Confirmation' is displayed. In the center, there is a green checkmark icon on a computer monitor. Below the icon, the text reads: 'Service request with SR no. 632 raised successfully to deregister autopay for card 624700\*\*\*\*0002.' At the bottom right, there is a blue button with a white checkmark icon and the text 'OK'.

## 12. Service Request

The customer should be able to track the status of a service request once it has been raised. The service request widget on the credit card dashboard displays the number of open service requests raised by the customer.

The customer can navigate to the screen on which all the service requests are listed along with their reference numbers and current status, by selecting the 'View All' option available on the widget.

### How to reach here:

*Dashboard > Credit Cards > My Credit Cards > Overview > Service Requests*

### Service Requests


Date	Description	Reference Number	Status
21 Feb 2017	Replace Card	1053	Pending
21 Feb 2017	Update Card Limit	1051	Pending

Page 1 of 1 (1-2 of 2 items) < >

### Field Description

Field Name	Description
<b>Date</b>	Date on which the service request was raised by the user.
<b>Description</b>	The name of the service request.
<b>Reference Number</b>	Transaction reference number generated for the service request.
<b>Status</b>	The current status of the service request.

To view pending service requests:

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

## 13. Card Statement

The Card Statement feature enables customers to view details of all purchases, payments and any other debits and credits made to their credit card accounts. Customers can select any card of which to view the statement. All transactions initiated on the card are displayed in chronological order of spending, with the latest transactions displayed first. Only primary cards are available for selection. On selecting a primary card, if any add-on cards are linked to it, the transactions initiated on the add-on card are also listed down.

In addition to being able to select a specific card of which to view the statement details, customers can also filter transactions based on billed or unbilled transactions. On selecting the option 'billed' the customer can specify the billing month of which to view statement.

### How to reach here:

*Dashboard > Credit Cards > My Credit Cards > Overview > Mini Statement card > Card Statement*

### Card Statement

The screenshot displays the 'Card Statement' interface for a user named Amit Sharma. The card selected is a Gold Add-on card with the number 624700\*\*\*\*0001. The filter is set to 'Billed Transactions' for the month of 'Aug2015'. The table below lists the transactions:

Date	Description	Amount
31 Jul 2015	GOLDADDON-624700****0011 Transaction done at life style	₹100,000.00 Dr
27 Jun 2015	GOLDPRIMARY-624700****0001 POS at Hub	A\$2,900.00 Dr
24 Jun 2015	GOLDADDON-624700****0011 Cash Withdrawal	A\$900.00 Dr
24 Jun 2015	GOLDADDON-624700****0012 Cash Withdrawal	A\$900.00 Dr
20 Jun 2015	GOLDPRIMARY-624700****0001 POS at Oberoi	₹10,000.00 Dr
20 Jun 2015	GOLDADDON-624700****0013 POS at Oberoi	₹10,000.00 Dr

At the bottom of the page, there is a pagination control showing 'Page 1 of 1 (1-6 of 6 items)' and navigation arrows.

## Field Description

Field Name	Description
------------	-------------

<b>Embossed Name</b>	Customer name as embossed on the credit card.
----------------------	---

<b>Card Number</b>	The customer can select the card for which to view the statement. The cards are available for selection in a drop-down and are displayed in masked format along with the account nickname.
--------------------	--

For more information on Account Nickname, refer [Account Nickname](#).

## Filter/ Options

<b>Transaction Type</b>	Filters to view the transaction type. The options are:
-------------------------	---

- Billed Transactions
- Unbilled Transactions

<b>Month</b>	The customer is required to select a month so as to be able to view the transactions that comprised of that specific month's billed transactions.
--------------	---

This field appears if you select the **Billed Transactions** option from the **Transaction Type** list.

## Result

<b>Date</b>	Date on which the transaction took place.
-------------	---

<b>Description</b>	Displays the name of the credit card associated with the transaction along with the description of the transaction done.
--------------------	--

<b>Amount</b>	Transaction amount along with the debit or credit indicator.
---------------	--

## To generate the statement:

1. From the **Credit 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.  
If Billed Transactions is selected.
3. From the **Month** list, select the appropriate month to further customize the statement.  
Based on selected criteria, the credit card statement appears.

## 14. Inactive Cards Details

All cards that have been cancelled, blocked or deactivated are displayed on the **Inactive Cards** page. Customers should be able to track all cards that are inactive so as to identify if any action needs to be taken regarding the status of these cards. Through the Inactive Cards feature of the application, customers can view details of all their credit cards that have been cancelled, blocked or deactivated.

The following actions can be taken on cards that are inactive:

- **Blocked Cards** – The customer can pay the outstanding amount due.
- **Deactivated Cards** – The customer can raise a request to activate the card and also pay any outstanding amount due on the card.
- **Cancelled Cards** – No action can be taken on these cards.

Once a card has been activated, it will no longer be displayed under inactive cards and will be available on the credit cards dashboard under the section listing down all the active credit cards.

The details of cancelled cards will not be displayed. Instead, the customer can only view the summary of any cards that have been cancelled.

### How to reach here:

*Dashboard > Credit Cards > My Credit Cards > Overview > Inactive Cards > Inactive Account Card > Inactive Card Details*

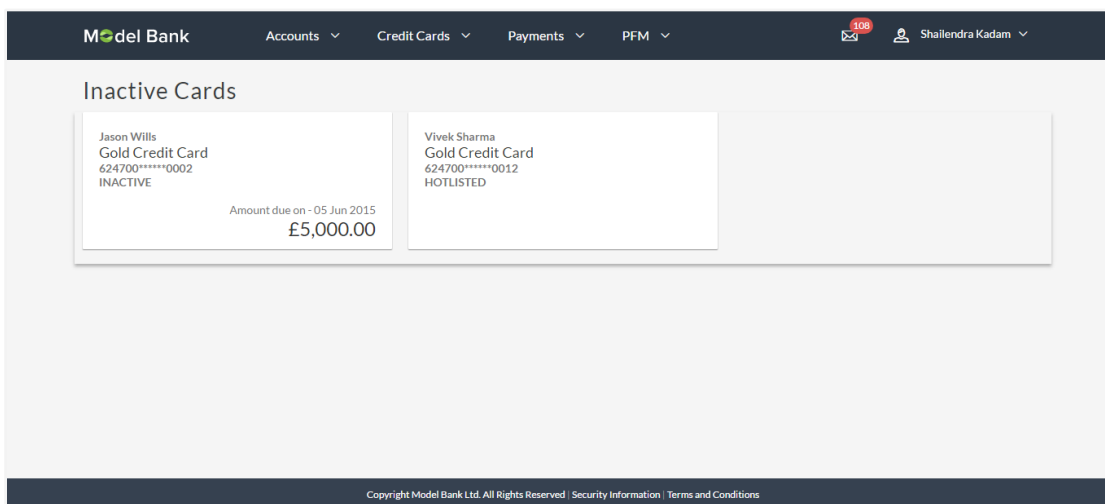
*OR*

*Credit Cards > Overview > 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 format.

## Inactive Account Card



### Field Description

Field Name	Description
<b>Cards</b>	Displays all inactive credit cards in cards format.
The following fields will be displayed on each card.	
<b>Card Product</b>	Name of the card product.
<b>Embossed Name</b>	Customer's name as embossed on the credit card.
<b>Card Number</b>	Card number in masked format along with the account nickname. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<b>Status</b>	Status of the inactive card which can be deactivated/ cancelled / blocked / requested for cancellation.
<b>Amount due on</b>	Amount outstanding against a card as on last statement date along with the currency. This field will be displayed only if there is an amount outstanding on the card.

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

## Inactive Card Details

Model Bank Accounts Credit Cards Payments PFM 108 Shalendra Kadam

### Inactive Card Details

Jason Wills 624700\*\*\*\*0002 Nickname

**Billing**

Total Due	£5,000.00
<input type="button" value="Pay"/>	
Minimum Due	£100.00
Due Date	05 Jul 2015
Unbilled Amount	£1,000.00
Billing Cycle	7th of every month
<input type="button" value="Change"/>	

**Limits and Rewards**

Available Credit	£270,000.00
Total Credit	£300,000.00
<input type="button" value="Update"/>	
Available Cash	£20,000.00
Total Cash Limit	£20,000.00
<input type="button" value="Update"/>	
Reward Points	5000

**Validity**

From	Oct 2014
To	Aug 2017

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## Field Description

Field Name	Description
------------	-------------

<b>Embossed Name</b>	Customer's name as embossed on the credit card.
----------------------	---

<b>Card Number</b>	Card number in masked format along with the account nickname. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
--------------------	---



**Nickname** The nickname of the card as defined by the customer. This nickname can be modified or deleted.

### Billing

**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** The minimum amount that is to be mandatorily paid out of the total billed amount even if the card holder is not able to pay the total due amount.

This field is enabled only for Primary cards.

**Due Date** The date before which either minimum due or full payment is to be made.

This field is enabled only for Primary cards.

**Unbilled Amount** The total amount of credit utilized which does not fall under the current billing cycle.

This field is enabled only for Primary cards.

**Billing Cycle** The date on which billing statement is generated.

This field is enabled only for Primary cards.

### Limits and Rewards

**Available Credit** Credit limit available for utilization.

**Total Credit** Total sanctioned limit for credit purchases.

**Available Cash** Cash limit available for utilization.

**Total Cash Limit** Total amount of cash that can be withdrawn, usually a sub limit of Sanctioned credit limit.

**Rewards Points** The total reward points accumulated on the credit card. This field is disabled if details are being viewed of an add-on card.

### Validity

**From** Start date (month and year) of card validity period.

**To** End date (month and year) of card validity period.

---

Customers can also perform following account related transaction:

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

## 15. Activate Card

A customer might need to activate a credit card in the following cases:

- 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.

While initiating an Activate Card request, the customer is required to specify the reason for which the card is being activated.

Once a card has been activated, it will no longer be displayed under inactive cards and will be available on the credit cards dashboard under the section listing down all the active credit cards.

### How to reach here:

*Dashboard > Credit Cards > My Credit Cards > Overview > Inactive Cards > Activate Cards*

*OR*  
*Credit Cards > Overview > Credit Card > Credit Card Details > Inactive Cards > Activate Cards*

### To activate a deactivated card:

1. Select the **View All** option displayed on the Inactive Cards widget on the credit cards dashboard.

The page displaying all the inactive cards is loaded.

2. Click on inactive account card which you want to activate.

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

### Activate Card

**Model Bank** ✉ 👤 Shaileendra Kadam

### Activate Card

Amit Sharma 424700\*\*\*\*\*0001

We are pleased to see you !

Reason

Comment   
80 Characters Left

**Activate**

## Field Description


Field Name	Description
<b>Embossed Name</b>	Customer's name as embossed on the credit card.
<b>Card Number</b>	Card number in masked format along with the account nickname. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<b>Reason</b>	The customer is required to specify the reason for which the card is being activated. The options are: <ul style="list-style-type: none"> <li>• De active</li> <li>• New</li> </ul>
<b>Comment</b>	The customer can define any additional specifications as to the reason for which the card is being activated. This field is optional.

- 
4. From the **Reason** list, select the appropriate option.
  5. Click **Activate**.
  6. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.
  7. The success message appears, along with the service request number.  
Click **Done** to complete the transaction.

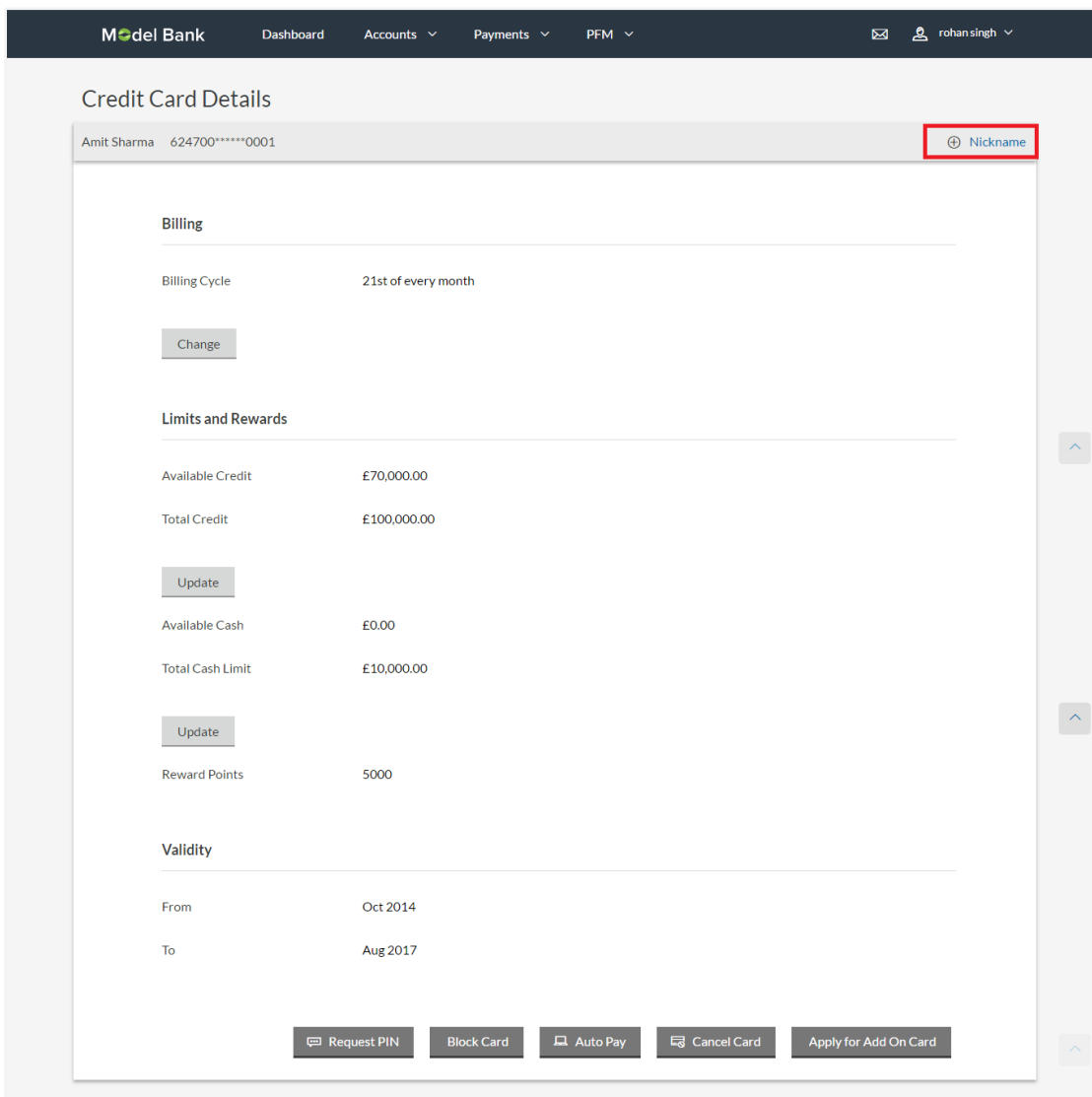
## 16. Account Nickname

Customers can assign their own description or name to all of their credit cards. User's nickname is the unique ID. Nicknames will be displayed on various transactions instead of the standard account description. This option also allows user to modify or delete the nickname whenever required.

### To add nickname to account:

1. Click **Add Nickname** , to add nickname to an account.
2. In the **ADD Nickname** field, enter the nickname you want to use.

### Add Nickname- Example



The screenshot shows the 'Credit Card Details' page for a user named Amit Sharma with card number 624700\*\*\*\*0001. The page is divided into several sections: Billing, Limits and Rewards, and Validity. The 'Add Nickname' button is highlighted in a red box in the top right corner of the card details area. Below the main content area, there are five action buttons: Request PIN, Block Card, Auto Pay, Cancel Card, and Apply for Add On Card.

Billing	
Billing Cycle	21st of every month
<a href="#">Change</a>	

Limits and Rewards	
Available Credit	£70,000.00
Total Credit	£100,000.00
<a href="#">Update</a>	
Available Cash	£0.00
Total Cash Limit	£10,000.00
<a href="#">Update</a>	
Reward Points	5000


Validity	
From	Oct 2014
To	Aug 2017

[Request PIN](#)
[Block Card](#)
[Auto Pay](#)
[Cancel Card](#)
[Apply for Add On Card](#)

## Field Description

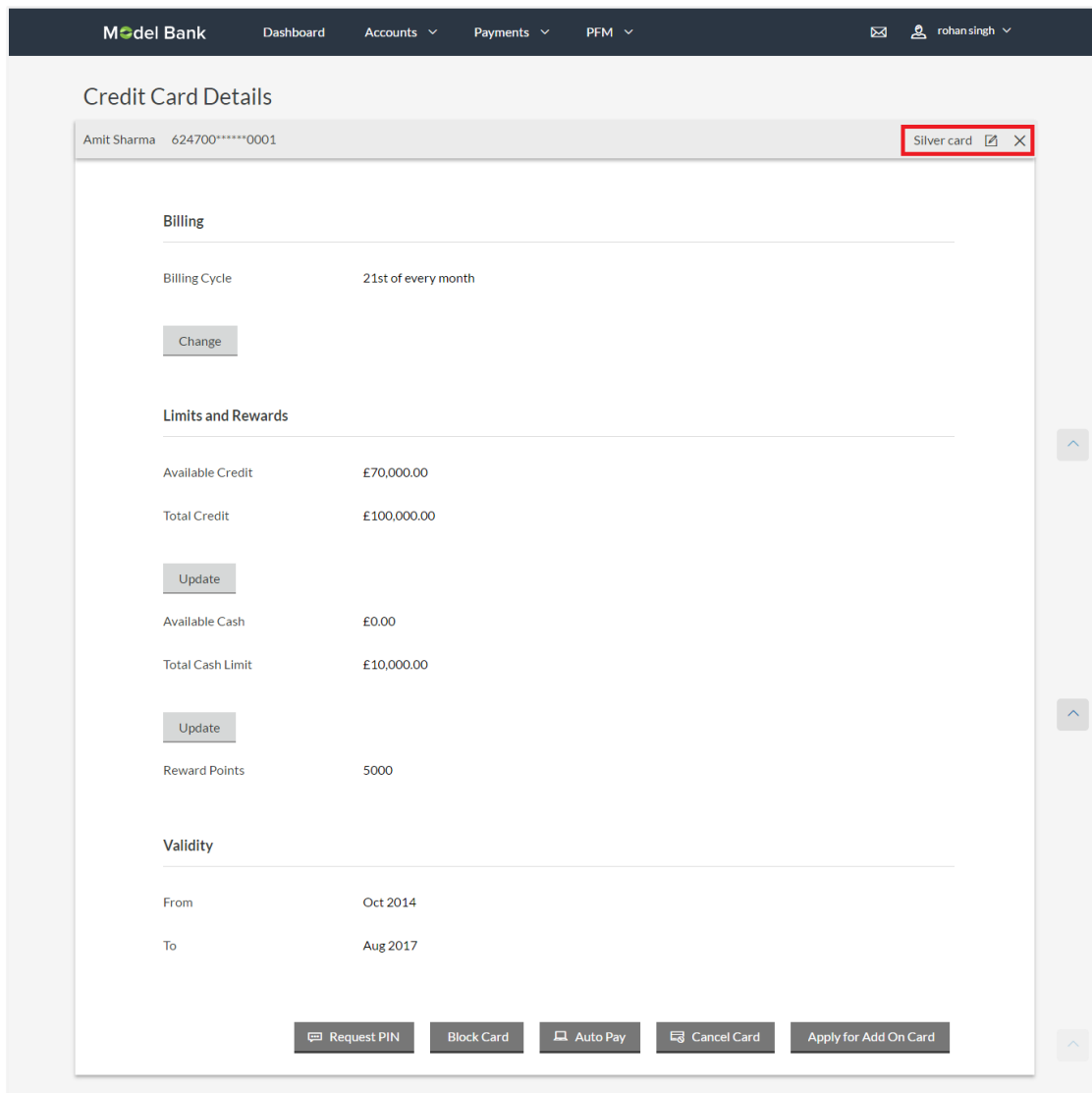
### Field Name Description

<b>Add Nickname</b>	The own description or name to all of CASA/ TD/ Credit Cards / Loan and Finance accounts which will be displayed instead of the standard account description.
---------------------	---

- Click  to save your changes. Nicknames will be displayed on various transactions instead of the standard account description.

### To edit / delete nickname to account:

### Add Nickname - Edit/ Delete



**Model Bank** Dashboard Accounts Payments PFM rohan.singh

#### Credit Card Details

Amit Sharma 624700\*\*\*\*0001 Silver card  X

**Billing**

Billing Cycle 21st of every month

**Limits and Rewards**

Available Credit £70,000.00

Total Credit £100,000.00

Available Cash £0.00



Total Cash Limit £10,000.00

Reward Points 5000

**Validity**

From Oct 2014

To Aug 2017

4. Click  , to modify nickname.  
And save your updates.  
OR  
Click  , to delete nickname.

## **FAQs**

**1. What is the advantage of adding nickname to an account?**

You can personalize your account by giving it a nickname. This way you will be able to easily identify it when viewing cards summary.

**2. How can I check my credit card account balance?**

The credit card details page displays a summary of your current account status, including outstanding balance, available credit limit and information as to when your next payment is due.

**3. What are the actions that can be performed by a primary card holder and those that can be performed by an add-on card holder?**

The primary card holder can perform the actions on Primary as well as on the Add-on cards linked to the primary card like Pay outstanding bill amount, Change bill cycle, Update limits, Request PIN, Block card, Request for Auto Pay, Cancel card, and Apply for add-on card (This option will be available only if the maximum limit of add-on cards linked to the card has not been crossed.)

Add-on card holders can perform actions only on the assigned add-on cards like Update limits, Request PIN, Block card, and Cancel card.

**4. The bill / Statement indicates 'Minimum Amount Due' and 'Total Amount Due'. What is the 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.

**5. What is a Credit Limit?**

The 'Credit limit' is the maximum amount that a customer can spend/borrow on a single credit card. This limit is defined by the bank/financial institution based on the customer's credit rating and history.

**6. What is a Cash Limit?**

The cash limit of a credit card is the maximum amount of money that can be withdrawn on the credit card.

**7. Can I update the limits applicable on an add-on credit card?**

Yes, you can update both the cash and credit limits of an add-on card. However, the limits of an add-on card cannot exceed the respective limits of the primary card to which it is linked.



8. **What is the impact on the billing cycle of an add-on card when the billing cycle of the primary card, to which it is linked, is changed?**

When the billing cycle of a primary card is changed, the same billing cycle will be applicable on all linked add-on cards as well.

9. **Is the bank required to manually accept a request for change in billing cycle or does it get automatically approved?**

Depending on the bank's configuration, manual acceptance by the bank might be required or it could be a straight through process where in the billing cycle gets changed automatically when a request to change is initiated by the customer.

10. **If I suspect someone has stolen my credit card or used it to make a fraudulent purchase, what should I do?**

You should block the card immediately from your online banking portal. If you do not have access to the online application you should call up at the bank's call centre and inform the bank to block the card immediately.

11. **What happens to add-on cards linked to a primary card if the primary card is blocked?**

The status of the add-on cards, linked to a primary card that is blocked, remains active. The card holders can continue to transaction using the add-on cards.

12. **Will the bank cancel a credit card if the card holder requests bank to do so?**

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

13. **Where can I view details of all cancelled, blocked and deactivated credit cards?**

You can view the details of all cards that have been cancelled, blocked or deactivate in the Inactive Cards page by selecting the View All option available in the Inactive Cards widget on the Credit Cards dashboard.

14. **What is Auto Pay' and what is the difference between auto pay and scheduled payments?**

Auto Pay or automatic payment is a request initiated by a customer instructing the bank to make regular credit card bill payments via automatic direct debit from a specified savings or checking account. The difference between auto pay and scheduled payments is that once a customer sets up an auto pay instruction with the bank, he need not manually make payments towards credit card bill payment. The bank will automatically debit the selected account for the credit card bill amount (depending on instruction which could be to pay the minimum due or the total amount due) subject to availability of funds in the account. If an auto pay instruction is not made, the customer will be required to make scheduled manual payments towards credit card bill payment.

15. **I made a mistake while setting the auto pay instruction for my credit card. Can I update the same?**

You can update the auto pay instruction of a credit card if it has been accepted by the bank. If the request is still in process, you cannot update the instruction.

**16. How do I view the transactions undertaken by the add-on card holder?**

The description of each transaction record displays details of the transaction as well as the card name and number using which the transaction was performed. Based on the name and number, you can identify which transaction was initiated by the primary card and which was initiated by the add-on card.

**17. How does the bank keep the card holder informed of the transactions initiated using 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 any dues.