

Oracle Banking Digital Experience

Retail Credit Cards User Manual
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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>.

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.

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 17.2.0.0.0, refer to the following documents:

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

2. Credit Cards

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. A facility is also provided to view the details of an add-on card issued under primary card and perform a variety of functions. (Add-on credit card is an additional credit card that is issued under a primary card. The card can be issued for family members, parents, spouse or children, depending on the terms and conditions attached with the card)

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:

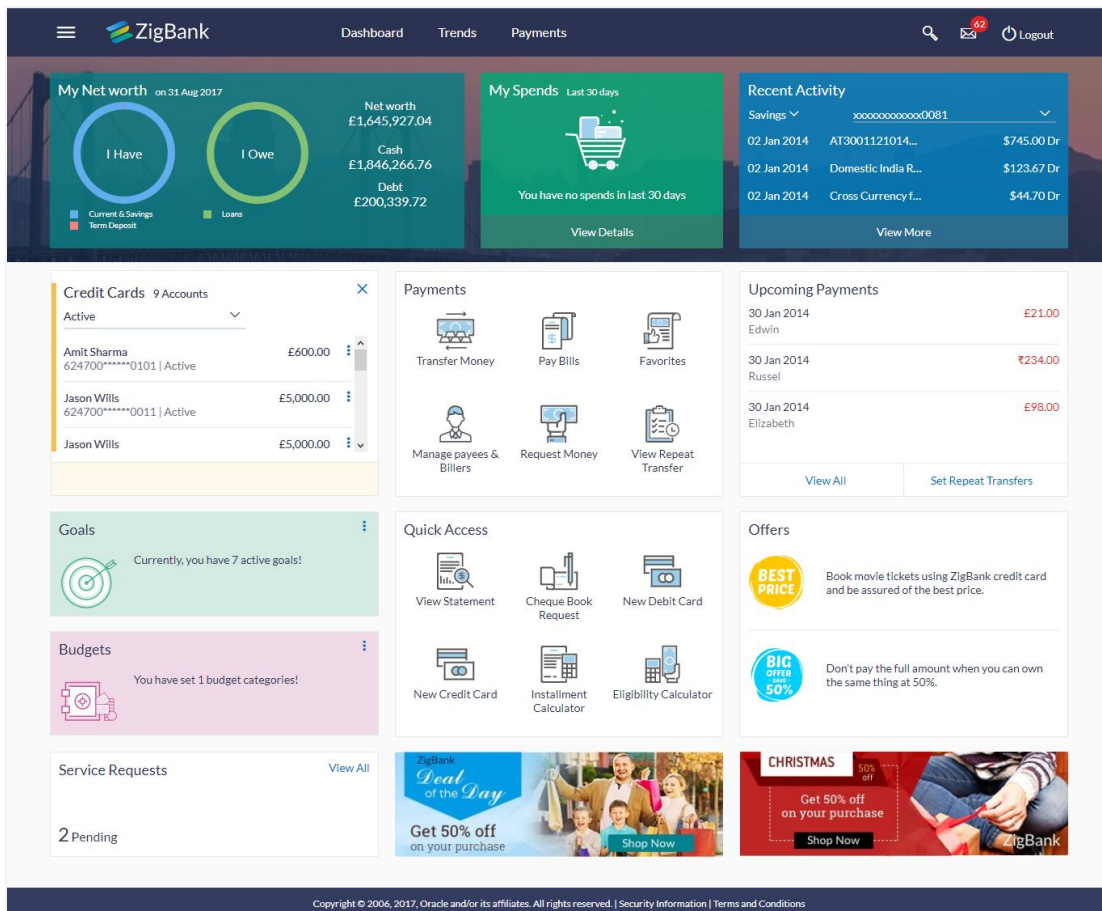
- Credit Card Widget
- View Credit Card Details
- Credit Card Bill Payment
- Manage Auto Pay Instruction
- View and Change Card Bill Cycle
- Update Cash and Credit Limits
- Request PIN
- Reset PIN
- Block Credit Card
- Cancel Credit Card
- Request for Add-On Card
- View Inactive/Hotlisted/Canceled Credit Cards
- View Statement
- View and Redeem Rewards Points

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.
- User has valid user credentials to login into OBDX

2.3 Credit Card Widget

The credit card widget provides the customer with a holistic view of all his credit cards held with the bank. Additional features available to make credit card payments block the credit card, to apply for new credit card, and view of inactive cards.



Widget Overview

Credit Cards

This section lists number of active and inactive credit cards that the customer holds with the bank.

- **Credit Cards (Active):** Lists 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 outstanding amount. The customer can click **More options** of each card to view further details.
 - **Inactive Cards:** This widget displays the number of credit cards of the customer that are inactive. By clicking on the **More options**, the customer is able to view further details of all the inactive cards.
 - **More options:** It provides the facility for users to access all the important features like:
 - Credit Card Details
 - View Statement
 - Pay Bills
 - Request PIN
 - Block / Cancel Card
 - Auto Pay
 - Reset PIN
 - Apply for Add-On Card
-

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**– 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.
- **Rewards:** This section displays the amount of reward points accrued as on date.
- **Additional Information:** This section displays Validity details, International Transactions, and Card Status.

How to reach here:

Dashboard > My Account Widget > Credit Cards > More options > Credit Card Details

OR


Dashboard > Toggle menu > Credit Cards > Credit Card Details


To view the credit card details:


1. The **Credit Card Details** screen along with the **Billing, Limits, and Rewards** details appears.

Credit Card Details

Field Description

Field Name	Description
Customer Name	The card holders name as embossed on the card.
Card Number	The credit card number in masked format.
Card Type	Displays the card type as primary card or Add on card.
Nickname	Nickname of the card. Click  , to add nickname, For more information on Account Nickname, refer Account Nickname .
Additional Information	
Validity From	The start date of the credit card validity.
Validity To	The end date of the credit card validity.
International Transactions	The flag that indicates if international transactions are active on the card or not. The options are: <ul style="list-style-type: none"> Active Inactive- Disable all international transactions on the credit card
Card Status	Displays current status, whether the card is active or inactive.

Field Name	Description
Billing	
Total Amount Due	Total amount due on credit card.
Billing Cycle	Existing billing cycle as maintained for the selected card. Date for which billing statement is generated. To change the Bill cycle, click  displayed against the bill date.
Due Date	The date before which either minimum due or full payment is to be made.
Limits	
Available Cash	The available cash limit, on the customer's card.
Total Cash	The total cash limit, on the customer's card.
Available Credit	The available credit limit, on the customer's card.
Total Credit	The total credit limit, on the customer's card.
Reward Points	The total reward points accumulated on the credit card.

- Click on the **Back to Dashboard** link to go back to **Dashboard** screen.
OR
To view and download the statement, click **View Statement**.
OR
To pay the credit card bill, click **Pay Bills** available against the total due amount.
OR
To block credit card, click **Block/Cancel Card**.
OR
To change the Bill cycle, click  displayed against the bill date.
OR
To update Credit & Cash Limit, click **Update** available against the respective limit details.
OR
To reset for credit card pin, click **Reset PIN**.
OR
To request for credit card pin, click **Request PIN**.
OR
To redeem rewards points, click **Redeem Points**.
OR
To set auto pay for the credit card, click **Auto Pay**.

Note:

1) Auto Pay feature is available if customer has opted for auto payment facility.

2) For Add on active credit card, **View Details, Request PIN, Block/Cancel card/ Replace card, View-Update Limits, View –Update International transactions, View Card Status transactions** will be available.

3.1 Update Limits

Customers can 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.

The customer can also 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 for Add On card, the limit assigned to the primary card.

To modify the limits of the credit card:

1. The **Update** to update the limits as required. An editable screen appears.

Credit Card - Update Limits


The screenshot shows the 'Credit Card Details' page for Jason Willis. The 'Limits' section is highlighted, showing the following information:

Additional Information	Billing	Limits	Rewards
Validity From Oct 2014 Validity To Aug 2017 International Transactions Inactive <input type="checkbox"/> Card Status Active	Total Amount Due £5,000.00 Billing Cycle Day 28 of every month Due Date 05 Jul	Available Cash £400.00 Total Cash £500.00 Available Credit £400.00 Total Credit £500.00	5000 Reward Points Your points give you access to an exciting range of rewards. Redeem Points

At the bottom of the limits section, there are 'Save' and 'Cancel' buttons.

2. Update the available cash & credit limits, if required.
3. Click **Save** to save modified limits.
OR
Click **Cancel** to cancel the transaction.
4. The **Update Limits** popup appears.
5. Click **Proceed** to continue the transaction.
OR
Click **Cancel** to cancel the transaction.
6. The success message of limits saved successfully appears, along with the service request number. Click **Go To Dashboard** to go to **Dashboard** screen.

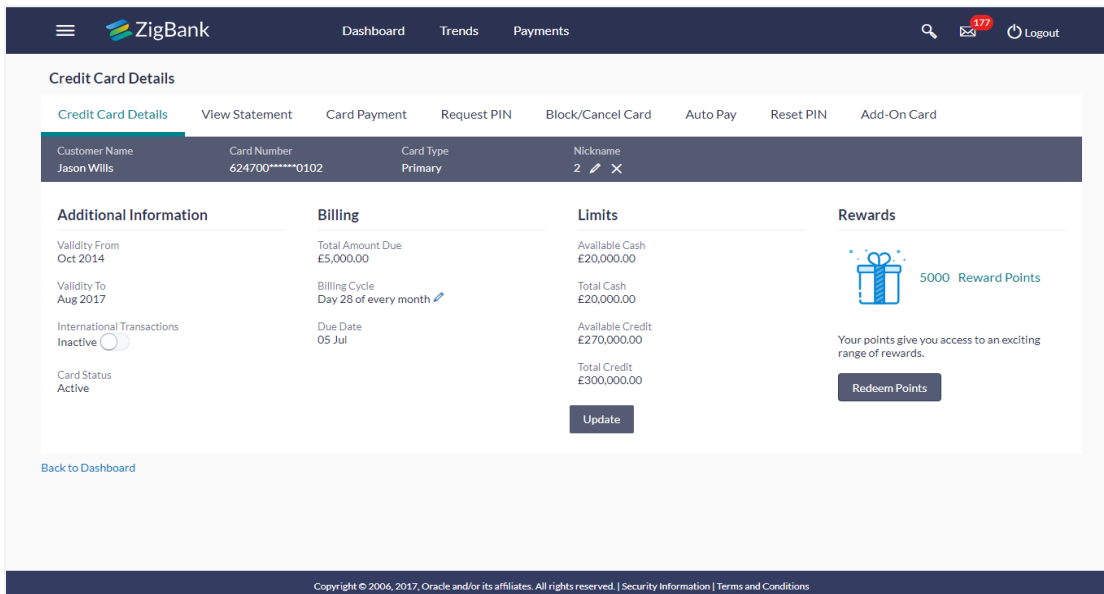
3.2 Change Billing Cycle

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 change 'Billing Cycle' by clicking the  icon available against the billing details sub section in the credit card details page of a specific credit card.



To change billing cycle for credit card:

1. The current billing day appears.

Credit Card - Change Billing Cycle



The screenshot displays the 'Credit Card Details' page for Jason Wills. The top navigation bar includes 'Dashboard', 'Trends', and 'Payments'. Below the cardholder's name and card number, there are tabs for 'Credit Card Details', 'View Statement', 'Card Payment', 'Request PIN', 'Block/Cancel Card', 'Auto Pay', 'Reset PIN', and 'Add-On Card'. The main content area is divided into four columns: 'Additional Information' (Validity From: Oct 2014, Validity To: Aug 2017, International Transactions: Inactive, Card Status: Active), 'Billing' (Total Amount Due: £5,000.00, Billing Cycle: Day 28 of every month with a pencil icon, Due Date: 05 Jul), 'Limits' (Available Cash: £20,000.00, Total Cash: £20,000.00, Available Credit: £270,000.00, Total Credit: £300,000.00, and an 'Update' button), and 'Rewards' (5000 Reward Points, a gift icon, and a 'Redeem Points' button). A 'Back to Dashboard' link is located at the bottom left of the main content area.

2. Click . The screen prompting you to change the current billing day.
3. From the **Billing Cycle** list, select the appropriate available new billing day to assign for the selected credit card.
4. Click  to update changes.
OR
Click on the **Back to Dashboard** link to go back to **Dashboard** screen.
5. The **Update Bill Cycle** popup appears.
6. Click **Proceed** to continue the transaction.
OR
Click **Cancel** to cancel the transaction.
7. The application updates the new billing day. Click **Go To Dashboard** to go to **Dashboard** screen.

4. Card Payment

This page is displayed when the customer selects the “Card Payment” option available from the credit card menu. 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 > Toggle menu > Credit Cards > Card Payment

OR

Dashboard > My Accounts Widget > Credit Cards > More options > Card Payment

Credit Card Payment

The screenshot displays the ZigBank 'Card Payment' page. At the top, there's a navigation bar with the ZigBank logo and a search icon. Below the navigation bar, the page title is 'Card Payment'. There are several tabs: 'Credit Card Details', 'View Statement', 'Card Payment' (which is active), 'Request PIN', 'Block/Cancel Card', 'Auto Pay', 'Reset PIN', and 'Add-On Card'. The main content area is divided into two columns. The left column contains a 'Select Amount to Pay' section with three radio buttons: 'Minimum' (selected), 'Outstanding', and 'Specify'. Below this, the 'Amount' is shown as '£100.00'. The 'Source Account' is a dropdown menu showing 'xxxxxxxxxx0109' with a balance of '\$9,662,004.34'. A green 'Pay' button is located at the bottom of this section. The right column features a 'Note' box with a calendar icon and text explaining that with the 'Pay Bills' option, users can pay either the minimum amount due, the total amount due, or a specific amount, and that the payment will reflect in their Bank Card account within 2 working days. At the bottom left, there is a 'Back to Dashboard' link. The footer contains copyright information for ZigBank Ltd.

Field Description

Field Name	Description
Select Amount to Pay	<p>Allows user to select payment amount.</p> <p>The options are:</p> <ul style="list-style-type: none"> • 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 towards credit card bill payment. This field is enabled for input, if you select Specify option in Select Amount to Pay field.
Source Account	All the customer's current and savings accounts from which funds can be transferred for bill payment.
Balance	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.
 - 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.

 - i. From the **Source Account** list, select appropriate account number.
2. To do the card payment, 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 on the **Back to Dashboard** link to go back to **Dashboard** screen.

5. 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 > Toggle menu > Credit Cards > Request PIN

OR

Dashboard > My Accounts Widget > Credit Cards > More options > Request PIN

Credit Card Request PIN

Field Description

Field Name	Description
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Delivery Location	The customer can identify where the PIN is to be delivered. The options are: <ul style="list-style-type: none"> • My Address • Branch Near Me
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The following fields will be enabled if the **My Address** option in the **Delivery Location** field is selected.

Field Name	Description
Select Address	<p>Address where the PIN is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Residence • Work • Postal <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 Branch Near Me option in the Delivery Location field is selected.</p>	
City	The customer can filter branches based on the city in which they are located.
Branch	Branch name where the PIN is to be delivered.
Branch Address	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 **Back** to go back to previous screen.
OR
Click **Cancel** to cancel the transaction.
4. The success message appears, along with the service request number .Click **Go To Dashboard** to go to **Dashboard** screen.

6. Reset PIN

A credit card PIN is required to authenticate any credit card transaction. Without a PIN, the customer will not be able to make any Point of Sale purchases. This feature enables a you to generate Credit Card PIN anytime at your convenience.

How to reach here:

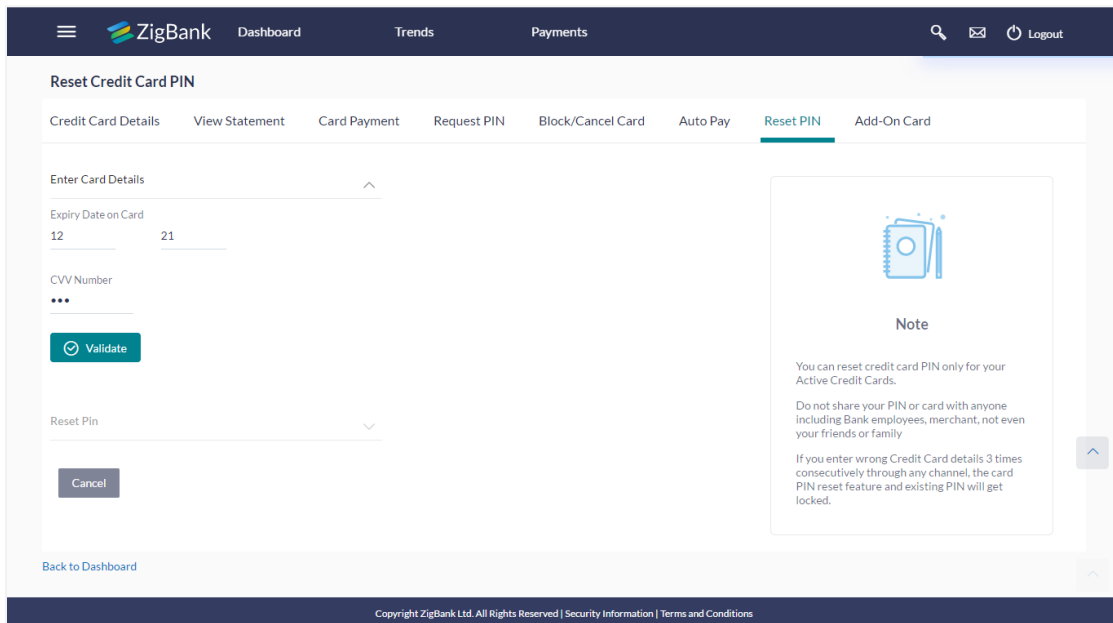
Dashboard > Toggle menu > Credit Cards > Reset PIN
OR

Dashboard > My Account Widget > Credit Cards > More options > Debit Cards > Reset PIN

To generate the credit card PIN:

1. Click **Reset PIN** tab.
2. Click **Enter Card Details** .

Reset PIN- Card Details



Field Description


Field Name	Description
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Enter Card Details

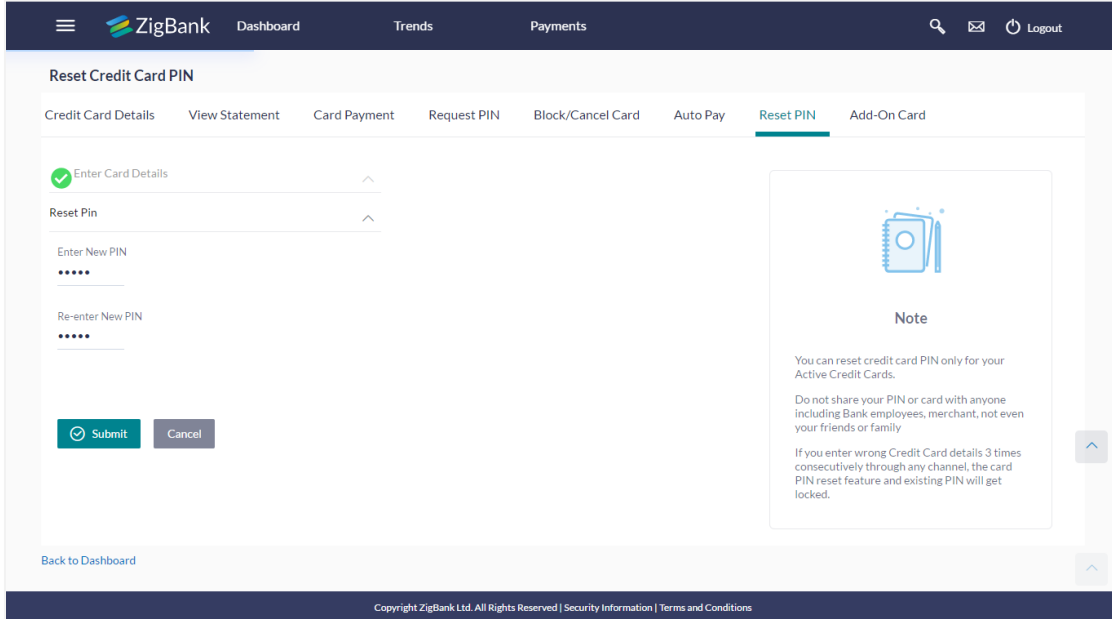
Expiry Date on Card	The expiry date of the credit card (MM/YY).
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CVV Number	The Card Verification Value number (CVV) 3 digit number available on the reverse side of the credit card.
-------------------	---

3. In the **Expiry Date on Card** field, enter the Card Expiry Date (YYMM).

4. In the **CVV Number** field, enter the numeric digit code printed on back of card.
5. Click **Validate**. The entered card details are verified, and **Reset PIN** section appears.
OR
Click **Back to Dashboard** to go back to **Dashboard** screen.
OR
Click **Cancel** to cancel the transaction.
6. Click **Reset PIN**  to assign new PIN for the credit card.

View PIN Details



The screenshot displays the 'Reset Credit Card PIN' page in the ZigBank mobile application. The top navigation bar includes 'Dashboard', 'Trends', and 'Payments'. The 'Reset PIN' option is highlighted in the sub-menu. The main content area is divided into two sections: 'Enter Card Details' (marked with a green checkmark) and 'Reset Pin'. The 'Reset Pin' section features two masked input fields for 'Enter New PIN' and 'Re-enter New PIN', each with a 'Submit' button. A 'Note' box on the right provides instructions and warnings. A 'Back to Dashboard' link is located at the bottom left of the form area.

Field Description

Field Name	Description
Reset PIN	
Enter New PIN	The new PIN, for the credit card
Re-enter New PIN	Reenter the new PIN, for the credit card.

7. Enter New PIN, Re-enter New PIN in **Enter New PIN** and **Re-enter New PIN** field respectively.
8. Click **Submit**. The Authentication screen appears.
OR
Click **Cancel** to cancel the transaction.
9. You will receive OTP code on your mobile, enter the OTP code and confirm. For more information refer [OTP](#) section.

Credit Card PIN- One Time Verification

Field Description

Field Name	Description
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Verification Code	The OTP received on the user's registered mobile number & or email.
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10. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
11. The success message of credit card PIN generation appears.
12. Click **Go To Dashboard** to go to **Dashboard** screen.
Or
Click **Go To Account Details**, to go to view the details of specific account.

7. Block / Cancel Card

7.1 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 > Toggle menu > Credit Cards > Block / Cancel Card

OR

Dashboard > My Accounts Widget > Credit Cards > More options > Block / Cancel Card

Block Card

Block Card

Credit Card Details View Statement Card Payment Request PIN **Block/Cancel Card** Auto Pay Reset PIN Add-On Card

Card Number
624700****0001

Block Cancel

You are blocking this Gold Credit Card 624700****0001?

Help us by providing few details

Specify Reason
Damaged

Would you like to order a replacement card?

Yes No

Delivery Location
 Branch Near Me My Address

City
Mumbai

Branch Near Me
State Bank of India, Borivali

Submit **Cancel**

[Back to Dashboard](#)

Note

If your card is lost or stolen or if the PIN is disclosed to a third person, please notify us immediately.

You can cancel Primary/ Add on Credit Card.

If you have any outstanding dues on your credit card, we request you to clear the same before cancelling a card.

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Field Description

Field Name	Description
Card Number	Card number in masked format along with the account nickname. For more information on Account Nickname, refer Account Nickname .
Choose option	Choose option whether to block or cancel the card.
Specify Reason	The customer is required to specify the reason for which the card is being blocked. The options are: <ul style="list-style-type: none"> • Damaged • Lost • Stolen
Where would like to receive a Replacement Card?	Select option whether you want a replacement card or not. The options are: <ul style="list-style-type: none"> • Yes • No
Delivery Location	Mode of delivery of the new replacement credit card. The options are: <ul style="list-style-type: none"> • My Address • Branch Near Me <p>The following fields will be enabled if the My Address option is selected in the Delivery Location field.</p>
Select Address	Address where the replacement card is to be delivered. The options are: <ul style="list-style-type: none"> • Residence • Work • Postal <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 Branch Near Me option is selected in the Delivery Location field.</p>
City	The customer can filter branches based on the city in which they are located.

Field Name	Description
Branch Near Me	Branch name where the replacement card is to be delivered.
Branch Address	The address of the branch selected is displayed.

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

1. Choose option **Block** to block the credit card.
2. From the **Specify Reason** list, select the appropriate reason to block the card.
3. This screen also displays the field through which the customer can specify where the card is to be delivered.
If you opt **Yes**, for the replacement card in the **Delivery Location** field, select the appropriate delivery address.
 - 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 Near Me** list, select the desired branch.
The complete address of selected branch appears.
4. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back to Dashboard** to go back to Dashboard screen.
5. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to go back to previous screen.
OR
Click **Cancel** to cancel the transaction.
6. The success message appears, along with the service request number. Click **Go To Dashboard** to go to **Dashboard** screen.
OR
Click **Go To Account Details**, to go to view the details of specific account.

7.2 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 > Toggle menu > Credit Cards > Block / Cancel Card
OR

Dashboard > My Accounts Widget > Credit Cards > More options > Block / Cancel Card

Cancel Card

Field Description

Field Name Description

Field Name	Description
Card Number	Card number in masked format along with the account nickname. For more information on Account Nickname, refer Account Nickname .

Help us by providing a reason for cancellation

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

Reason	The customer is required to specify the reason for which the card is being cancelled.
---------------	---

The options can be:

- Permanent Relocation
- Unhappy with services
- Too many charges
- Others

Comments	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. Choose option **Cancel** to cancel the credit card.
2. From the **Reason** list, select the appropriate reason to cancel the card.
3. Click **Submit**.
4. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to go back to previous screen.
OR
Click **Cancel** to cancel the transaction.
5. The success message appears, along with the service request number.
Click **Go To Dashboard** to go to **Dashboard** screen.
OR
Click **Go To Account Details**, to go to view the details of specific account.

8. 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 > Toggle menu > Credit Cards > Add-On Card

OR

Dashboard > My Accounts Widget > Credit Cards > More options > Add-On Card

Add-On Card Request

The screenshot shows the 'Apply For Add-On Card' form in the ZigBank mobile app. The form is titled 'Apply For Add-On Card' and has a navigation bar with options: Credit Card Details, View Statement, Card Payment, Request PIN, Block/Cancel Card, Auto Pay, Reset PIN, and Add-On Card (selected). The form fields are as follows:

- Card For:** Mother
- Name on Card:** Seema Rao
- Required Credit Limit:** £230,000.00 (Cannot exceed)
- Required Cash Limit:** £150,000.00 (Cannot exceed)
- Delivery Location:** Branch Near Me My Address
- City:** Mumbai
- Branch Near Me:** State Bank of India, Borivali
- Address:** State Bank of India, Borivali, 405/B1, Borivali East, Maharashtra, Mumbai, IN

A **Note** box on the right side of the form states: "With Auto Pay option you can set up a standing instruction to pay either minimum amount due or total amount due. The debit on the bank account provided will happen on the payment due date. In case the payment due date happens to be a Sunday or a holiday, the debit will be happen one day prior."

At the bottom of the form, there is an **Apply** button and a **Back to Dashboard** link. The footer of the app shows "Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions".

Field Description

Field Name	Description
Relationship	Customer can select the relationship with a person to whom an add-on card is to be issued.
Name on Card	Name to be embossed on the Add-On card.
Required credit limit	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.
Required cash limit	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.
Delivery Location	Mode of delivery of new Add-On card is to be delivered. The options are: <ul style="list-style-type: none"> • My Address • Branch Near Me
<p>The following fields will be enabled if the My Address option in the Delivery Location field is selected.</p>	
Select Address	Address where the new Add-On card is to be delivered. The options are: <ul style="list-style-type: none"> • Residence • Work • Postal <p>Based on the selected option, the user's address details corresponding to the selected address as maintained are fetched.</p>
<p>The following fields will be enabled if the Branch Near Me option in the Delivery Location field is selected.</p>	
City	The customer can filter branches based on the city in which they are located.
Branch Near Me	Branch name where the Add-On card is to be delivered.
Branch Address	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 Near Me** 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 **Back to Dashboard** to go to **Dashboard**.
OR
Click **Go To Account Details**, to go to view the details of specific account.

9. 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.

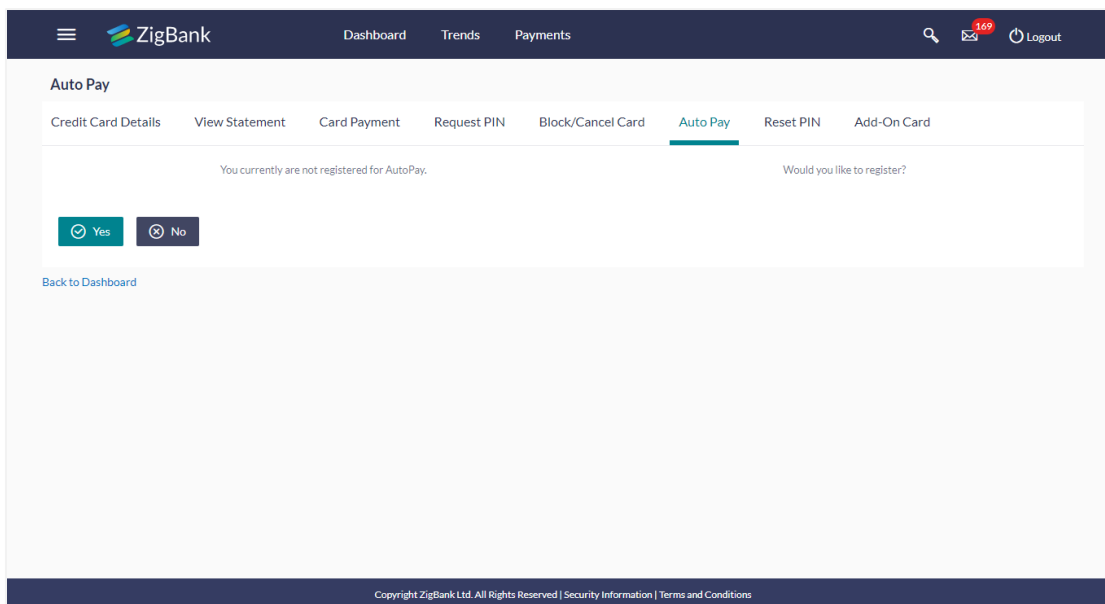
How to reach here:

Dashboard > Toggle menu > Credit Cards > AutoPay

OR

Dashboard > My Accounts Widget > Credit Cards > More options > AutoPay

Auto Pay Register



Field Description

Field Name

Description

You currently are not registered for Autopay. Would you like to register?

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 **Yes** option or can reject setting up the instruction by selecting the **No** 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

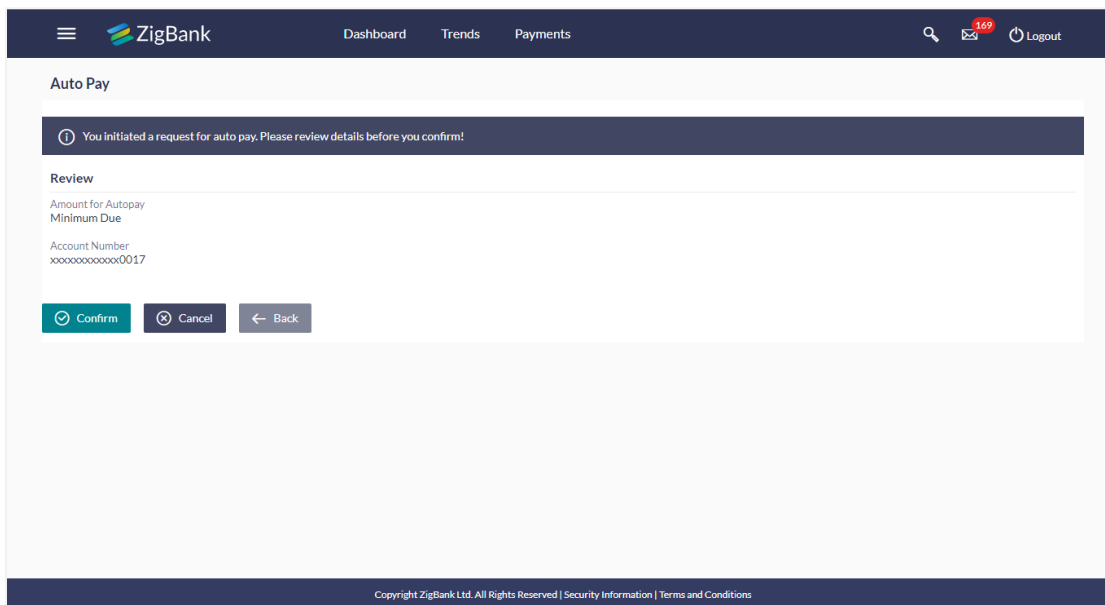
Field Description

Field Name	Description
Account Number	Card number in masked format along with the account nickname. For more information on Account Nickname, refer Account Nickname .
Select amount for Autopay	The customer can identify whether the total amount due or the minimum amount due is to be paid every billing cycle. It can be: <ul style="list-style-type: none"> • Total Due • Minimum Due
Account Number	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**.

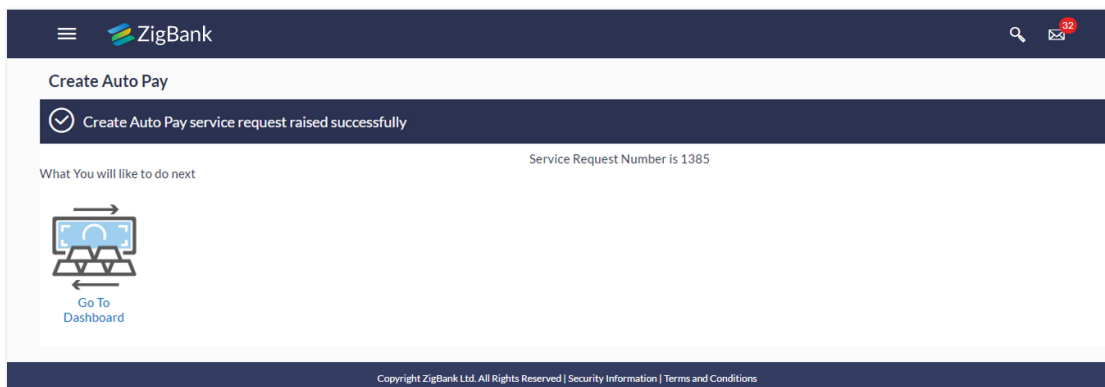
Note: The **De-register** option available only if auto pay has already been set up for the credit card.

Auto Pay- Deregister card



- d. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to go to previous screen.
OR
Click **Cancel** to cancel the transaction.
2. The success message appears, along with the service request number.
Click **Go To Dashboard** to go to **Dashboard** screen.
OR
Click **Go To Account Details**, to go to view the details of specific account.

Deregister card- Success Message



10. View 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.

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 select the billing month to view the statement of that month.

By subscribing to e-statements, the user receives statements on his registered email address.

The application allows the customer to unsubscribe from the e-statement facility. Once an unsubscribe request is made, the customer will stop receiving e-statements on his email address.

The Download Pre-generated option, allows the customer to view, download and print the pre-generated e-statements by selecting the desired period.

How to reach here:

Dashboard > Toggle menu > Credit Cards > View Statement
OR

Dashboard > My Accounts Widget > Credit Cards > More options > View Statement

10.1 View Statement

To view the account statement:

1. From the **Credit Card Number** list, select the appropriate credit card account for which statement to be generated.
2. Click the **View Statement** tab to view the card transactions.
3. From the **View Option** list, select the appropriate transaction type option.
If **Billed** Transactions is selected;
 - a. From the **Month** list, select the appropriate month to further filter the billed transactions.
Based on the Month, the credit card statement appears.

Card Statement- View Statement

Field Description

Field Name Description

Card Number 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

View Option Filters to view the transaction type.

The options are:

- Billed
- Unbilled

Month The customer is required to select a month so as to be able to view the billed transactions of that month.

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

Result

Total Total amount due on credit card.

Amount Due This field is only applicable if the user is viewing the **'Billed'** transactions.

Total Credit Total sanctioned limit for credit purchases.

This field is only applicable if the user is viewing the **'Billed'** transactions.

Field Name	Description
Due Date	The date before which either minimum due or full payment is to be made. This field is only applicable if the user is viewing the ' Billed ' transactions.
Date	Date on which the transaction took place.
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.

4. Click **Download Statement** to download the statement.
The statement is downloaded as a PDF and the user can print it, if required.

10.2 E-statements

To subscribe / unsubscribe to e-statements:

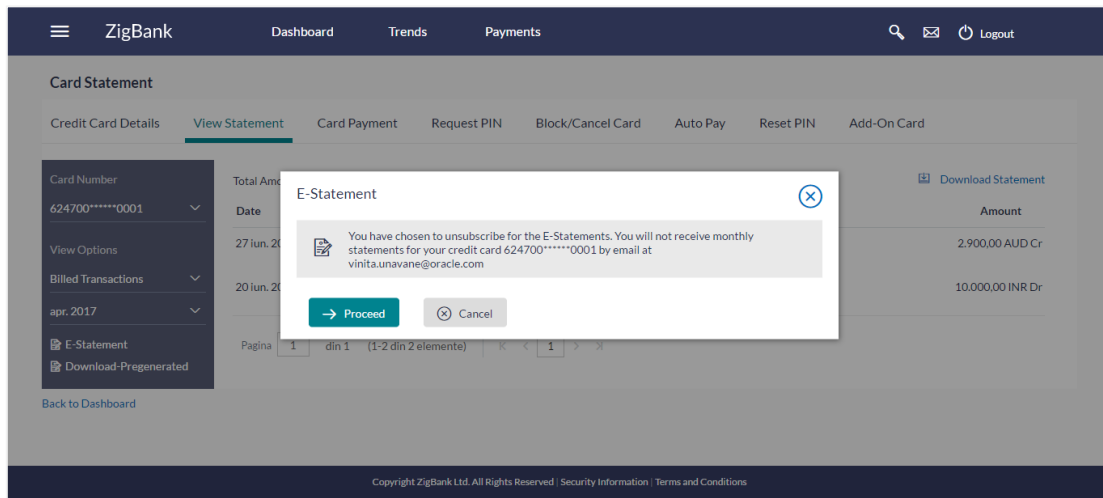
1. From the **Credit Card Number** list, select the appropriate credit card account
2. Click **E-statements tab to subscribe / unsubscribe** to e-statements.

E-statement

The screenshot shows the ZigBank 'Card Statement' interface. The page title is 'Card Statement' and the breadcrumb is 'Dashboard > Trends > Payments'. The main content area has tabs for 'Credit Card Details', 'View Statement' (selected), 'Card Payment', 'Request PIN', 'Block/Cancel Card', 'Auto Pay', 'Reset PIN', and 'Add-On Card'. Below the tabs, there is a summary section with 'Card Number' (624700****0001), 'Total Amount Due: 600,00 GBP', 'Available Credit: 500,00 GBP', and 'Due Date: 05 Jun, 2017'. A 'Download Statement' button is visible. Below this is a table of transactions with columns for 'Date', 'Description', and 'Amount'. A pop-up message titled 'E-Statement' is overlaid on the page, containing the text: 'Unsubscribe to E-Statement. You will stop receiving monthly statements for your credit card 624700****0001 by email at vinita.unavane@oracle.com. You are Subscribed! Unsubscribe'. The footer of the page reads 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

3. The **Pop-up Message** appears. ('Unsubscribe to E-statements - You will stop receiving monthly statements for your credit card <Number in masked format> by email at <User's email address >)
 - a. Click **Unsubscribe** to opt out of receiving monthly statements on your registered email address.

Unsubscribe E-statement



- i. Click **Proceed to Unsubscribe**.
OR
Click **Cancel** to cancel the transaction.
- ii. The success message of request submission appears. Click **Ok** to complete the transaction.

OR

If the user has not subscribed for the monthly statement;

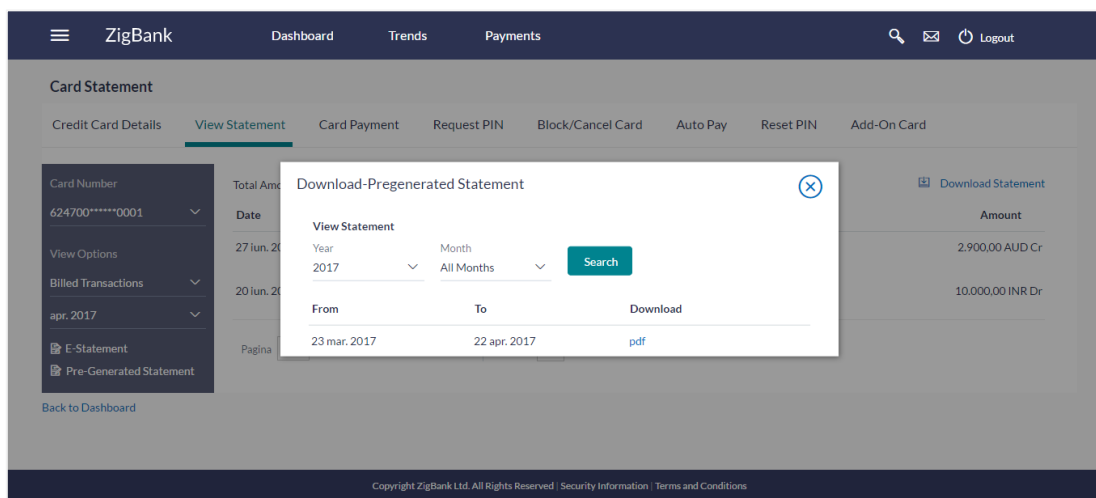
- i. The Pop-up Message appears. (Subscribe to E-Statement you will receive monthly statements for your account < Number in masked format > by email at < User's email address>;)
- ii. Click **Subscribe** to receive monthly statements on your registered email address.

10.3 Pre-generated Statements

To download pre-generated statements

1. From the **Credit Card Number** list, select the appropriate credit card account for which statement is to be generated.
2. Click **Download Pre-generated** to download a pre-generated statement

Download Pre-generated Statement



Field Description

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

Card Number	The customer can select the card for which to download 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](#).

Select a period to download your pre-generated statement

Period

Year	The year for which the pre-generated statement is to be viewed / downloaded / printed
-------------	---

Month	The month for which the pre-generated statement is to be viewed / downloaded / printed.
--------------	---

- From the **Period** list, select the desired year and month for which pre-generated statement is to be generated.
- Click **Search** to find the statement for the selected period.
- Click on the format column to download / print the statement.

FAQs

1. 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.

2. 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 dues.

3. Will my e-Statement look the same as my paper statement?

Yes. Your e-Statement looks exactly like your paper statement

11. 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 > My Account Widget > Credit Cards > Inactive/ Closed > More options > Credit Card Details

To view inactive credit card details:

1. All the inactive credit cards held by a customer appear long with the **Billing, Limits, and Rewards** details.

Inactive Card Details


The screenshot shows the ZigBank interface for an inactive credit card. The top navigation bar includes 'Dashboard', 'Trends', and 'Payments'. The main content area is titled 'Credit Card Details' and contains the following information:

Customer Name	Card Number	Validity From	Validity To	International Transactions	Action
Amit Sharma	624700****0101	Oct 2014	Aug 2018	<input type="checkbox"/> Inactive	Add Nickname

Billing	Limits	Rewards
<p>Total Amount Due £600.00</p> <p>Billing Cycle Day undefined of every month ✎</p> <p>Due Date</p>	<p>Available Cash £500.00</p> <p>Total Cash £500.00</p> <p>Available Credit £70,000.00</p> <p>Total Credit £100,000.00</p> <p>Update</p>	<p> Reward Points</p> <p>Your points give you access to an exciting range of rewards.</p> <p>Redeem Points</p>

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Field Description


Field Name	Description
Customer Name	The card holders name as embossed on the card.
Card Number	The credit card number in masked format.
Validity From	The start date of the credit card validity.
Validity To	The end date of the credit card validity.
International Transactions	<p>The flag that indicates if international transactions are active on the card or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Active • Inactive- Disable all international transactions on the credit card
Add Nickname	<p>Nickname of the card.</p> <p>Click  Add Nickname, to add nickname, For more information on Account Nickname, refer Account Nickname.</p>
Billing	
Total Amount Due	Amount outstanding against a card as on last statement date.
Pay	<p>Option to pay the credit card bill.</p> <p>This field is enabled for both active and inactive Primary cards.</p> <hr/> <p>Note: Pay button is disabled if there is no outstanding balance on the card.</p> <hr/>
Minimum Due	<p>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.</p> <p>This field is enabled only for Primary cards.</p>
Unbilled Amount	<p>The total amount of credit utilized which does not fall under the current billing cycle.</p> <p>This field is enabled only for Primary cards.</p>
Billing Cycle	<p>The date on which billing statement is generated.</p> <p>This field is enabled only for Primary cards.</p>
Due Date	<p>The date before which either minimum due or full payment is to be made.</p> <p>This field is enabled only for Primary cards.</p>

Limits

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.
Available Credit	Credit limit available for utilization.
Total Credit	Total sanctioned limit for credit purchases.

Rewards

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.
-----------------------	---

2. To change the Bill cycle, click  displayed against the bill date.
 OR
 To update Credit & Cash Limit, click **Update** available against the respective limit details.
 OR
 To pay the credit card bill, click **Pay**.
 OR
 To redeem rewards points, click **Redeem Points**.

Note: The actions available for inactive card user are:

1) Inactive Card

Primary Card: Card Details, View Statement, Block/Cancel card/ Replace card, Card Payment

Add On card: Card Details, View Statement, Block/Cancel card/ Replace card

2) Hot listed Cards

Primary Card: Card Details, View Statement, Card Payment

Add On card: Card Details

3) Cancelled Cards

Primary Card: Card Details, View Statement

Add On card: Card Details

12. 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 > My Account Widget > Credit Cards > Inactive / Closed

To activate a deactivated card:

1. Select the inactive card which is to be activated.
2. Click on **More option**, and select the **Card Details** option.
3. The **Inactive Card Details** screen appears.
4. To activate the card, drag the **Card Status** toggle field.
The **Activate Card** popup screen appears.

Activate Card

The screenshot displays the ZigBank interface. At the top, there is a navigation bar with 'Dashboard', 'Trends', and 'Payments' tabs, along with search, notification (177), and Logout icons. The main content area shows 'Credit Card Details' for Jason Wills, including the card number 624700****0011 and a status toggle set to 'Inactive'. An 'Activate Card' popup is overlaid on the screen, prompting the user to select a reason for activation. The popup contains a 'Reason' dropdown menu with 'New' and 'Lost the card' options, a 'Comments (optional)' text area with a character count of 67, and 'Activate' and 'Cancel' buttons. The background card details also show validity dates (Oct 2014 to Aug 2017), international transactions status (Inactive), and a balance of £500.00.

Field Description

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

Reason	The customer is required to specify the reason for which the card is being activated.
---------------	---

The options are:

- Deactive
- New


Comment	The customer can define any additional specifications as to the reason for which the card is being activated. This field is optional.
----------------	---

-
5. From the **Reason** list, select appropriate reason for card activation.
 6. Enter the comment for the card activation.
 7. Click **Activate** to activate the card.
OR
Click **Cancel** to cancel the transaction.
 8. The success message appears, along with the service request number.
 9. Click **Go To Dashboard** to go to **Dashboard** screen.
OR
Click **Go To Account Details** to go to view the details of specific account.

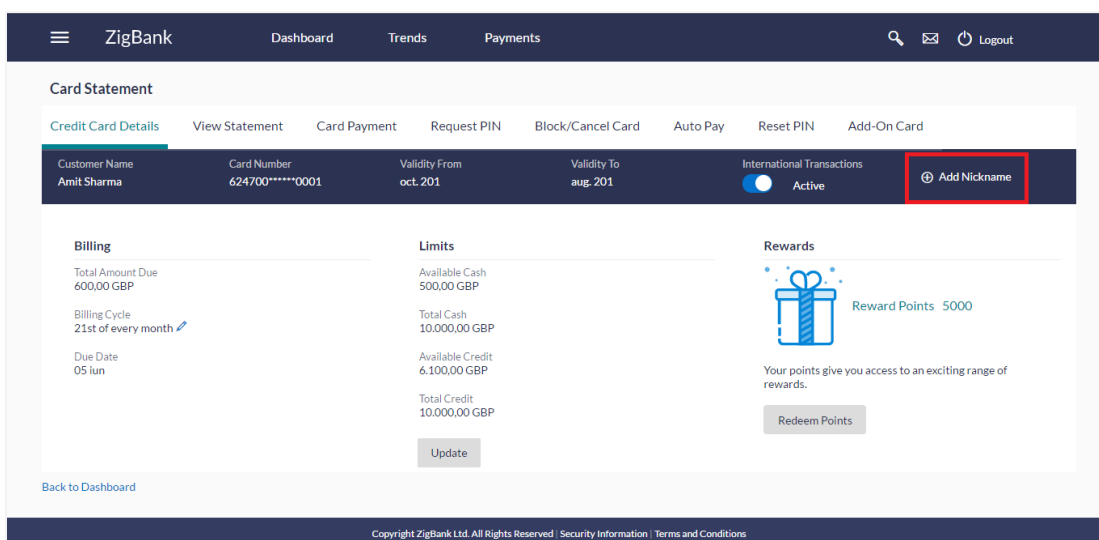
13. Account Nickname

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 , 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 ZigBank mobile app interface. At the top, there is a navigation bar with 'ZigBank', 'Dashboard', 'Trends', and 'Payments'. Below this is a 'Card Statement' section with tabs for 'Credit Card Details', 'View Statement', 'Card Payment', 'Request PIN', 'Block/Cancel Card', 'Auto Pay', 'Reset PIN', and 'Add-On Card'. The 'Credit Card Details' tab is active, showing customer information: Customer Name (Amit Sharma), Card Number (624700****0001), Validity From (oct. 201), Validity To (aug. 201), and International Transactions (Active). A red box highlights the '+ Add Nickname' button in the top right corner. Below this, there are sections for 'Billing' (Total Amount Due: 600,00 GBP, Billing Cycle: 21st of every month, Due Date: 05 Jun), 'Limits' (Available Cash: 500,00 GBP, Total Cash: 10,000,00 GBP, Available Credit: 6,100,00 GBP, Total Credit: 10,000,00 GBP), and 'Rewards' (Reward Points: 5000). An 'Update' button is located at the bottom of the card details section.

Field Description

Field Name Description



Field Name	Description
Add Nickname	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.

3. 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

The screenshot shows the ZigBank Card Statement page. The top navigation bar includes 'ZigBank', 'Dashboard', 'Trends', and 'Payments'. The main content area is titled 'Card Statement' and has several tabs: 'Credit Card Details', 'View Statement', 'Card Payment', 'Request PIN', 'Block/Cancel Card', 'Auto Pay', 'Reset PIN', and 'Add-On Card'. The 'Credit Card Details' tab is active. Below the tabs, there is a summary row with the following information: Customer Name (Amit Sharma), Card Number (624700****0001), Validity From (oct. 201), Validity To (aug. 201), International Transactions (Active), and Nickname (Supersaver). The 'Nickname' field is highlighted with a red box, and it includes an edit icon (pencil) and a delete icon (X). Below this row, there are three sections: 'Billing' (Total Amount Due: 600,00 GBP, Billing Cycle: 21st of every month, Due Date: 05 jun), 'Limits' (Available Cash: 500,00 GBP, Total Cash: 10,000,00 GBP, Available Credit: 6,100,00 GBP, Total Credit: 10,000,00 GBP), and 'Rewards' (Reward Points: 5000). At the bottom of the page, there is a footer with the text 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

- 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 indicate '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.