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 18.1.0.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Third Party System	FCR 11.7.0.0.0	UBS 12.3.0.0.0	UBS 12.4.0.0.0	UBS 14.0.0.0.0
1	Credit Card Widget	✓	×	×	×	×
2	Credit Card Details	✓	×	×	×	×
3	Credit Card - Nickname updation	**NH**	**NH**	**NH**	**NH**	**NH**
4	Update Limits	✓	×	×	×	×
5	Change Billing Cycle	✓	×	×	×	×
6	Card Payment	✓	×	×	×	×
7	Request PIN	✓	×	×	×	×
8	Reset PIN	✓	×	×	×	×
9	Block Card	✓	×	×	×	×
10	Cancel Card	✓	×	×	×	×
11	Apply for Add-On Card	✓	×	×	×	×
12	Auto Pay	✓	×	×	×	×
13	View Statement	✓	×	×	×	×
14	View Statement- E-statements	✓	×	×	×	×
15	View Statement- Pre-generated Statements	✓	×	×	×	×
16	Inactive Cards Details	✓	×	×	×	×
17	Activate Card	✓	×	×	×	×
18	View and Redeem Rewards Points	✓	×	×	×	×

3. 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 user 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 users 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 users to manage cards effectively and efficiently. Through the credit card module, a user 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 user 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.

3.1 Features Supported In Application

The retail credit card module supports the following features:

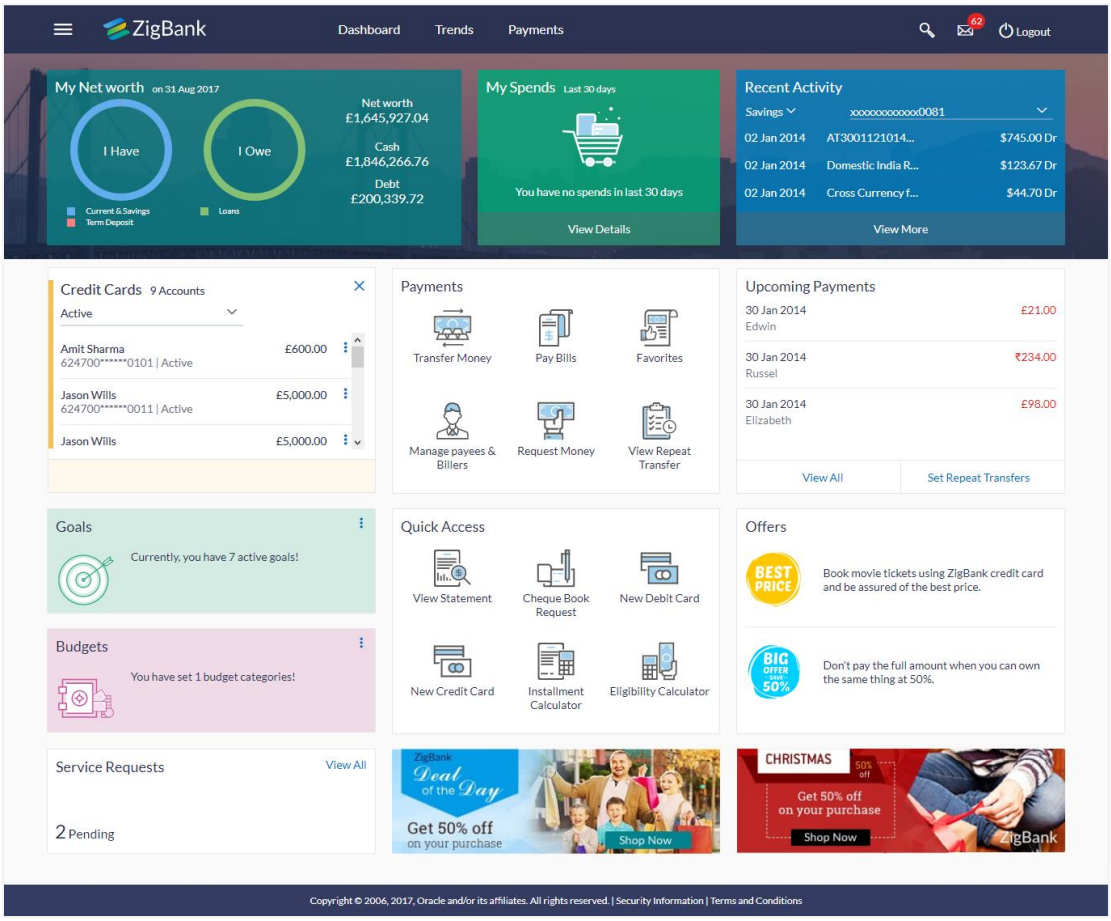
- Credit Card Widget
- View Credit Card Details
- Credit Card Bill Payment
- Manage Auto Pay Instruction
- View and Change Card Bill Cycle
- Update Cash and Credit Limits
- Request PIN
- Reset PIN
- Block Credit Card
- Cancel Credit Card
- Request for Add-On Card
- View Inactive/Hotlisted/Canceled Credit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

3.2 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

3.3 Credit Card Widget

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



Widget Overview

Credit Cards

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

- **Credit Cards (Active):** Lists all active credit cards of the user regardless of whether the user 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 user'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 user can click **More options** of each card to view further details.
- **Inactive Cards:** This widget displays the number of credit cards of the user that are inactive. By clicking on the **More options**, the user 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

Home

4. Credit Card Details

The user 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 user can initiate service requests from this page including PIN request, card block, auto pay, card cancellation, update of card limits, etc. If the user 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 user and the option to update/add nickname.
- **Additional Information:** This section displays the validity of the card and its status. Further it also shows if it is enabled for international transactions or not.
- **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 user 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 user 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.

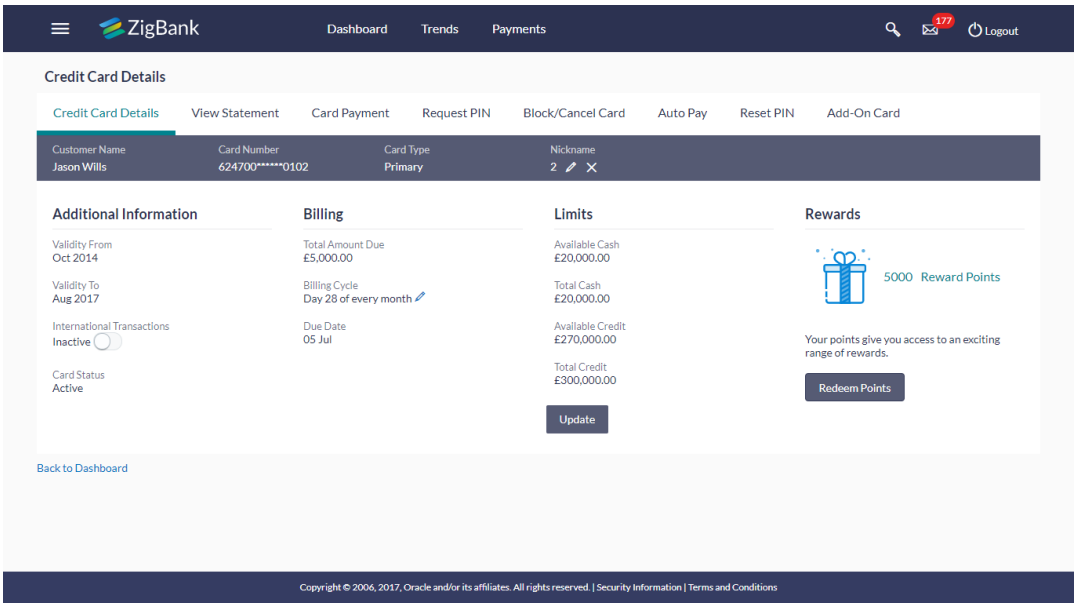
How to reach here:

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 **Additional information, 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 ⊕ Add Nickname, 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: • 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 done.
Limits	
Available Cash	The available cash limit, on the user's card.
Total Cash	The total cash limit, on the user's card.
Available Credit	The available credit limit, on the user's card.
Total Credit	The total credit limit, on the user's card.
Reward Points	The total reward points accumulated on the credit card.

2. 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 **Card Payments** available against the total due amount.
   OR
   To block or cancel the 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 the 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 user has opted for auto payment facility.

2) When user clicks **Redeem Points,** it will redirect to a third party page for further processing of the Reward points. It depends on the credit card system and banks tie up with the reward points partner.

3) 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.

4.1 Update Limits

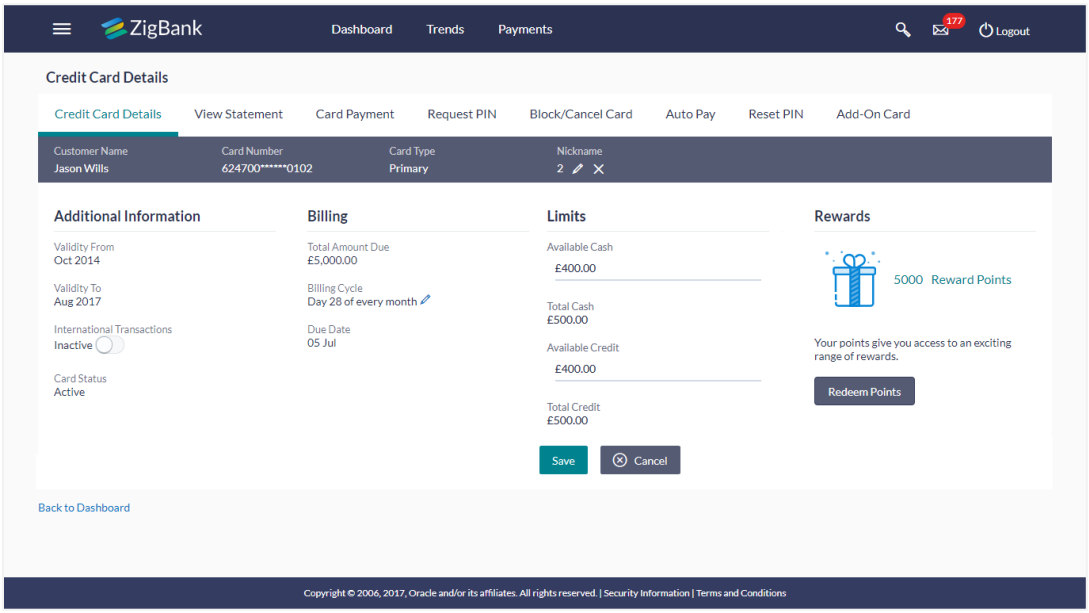
Users can update the cash and/or credit limit of a credit card by selecting the 'Update' option displayed against each limit on the credit card details screen. On selecting the 'Update' option at the bottom of the limits page, the 'Update Card Limit' page is displayed.. The user can view the existing limit and has the option to specify the desired limit of cash and credit for the credit card selected.

The user 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 the limit assigned to the primary card.

To modify the limits of the credit card:

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

Credit Card - Update Limits



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.

7. Click **Go To Dashboard** to go to **Dashboard** screen.
   OR
   Click **Go To Account Details to** visit the accounts page.

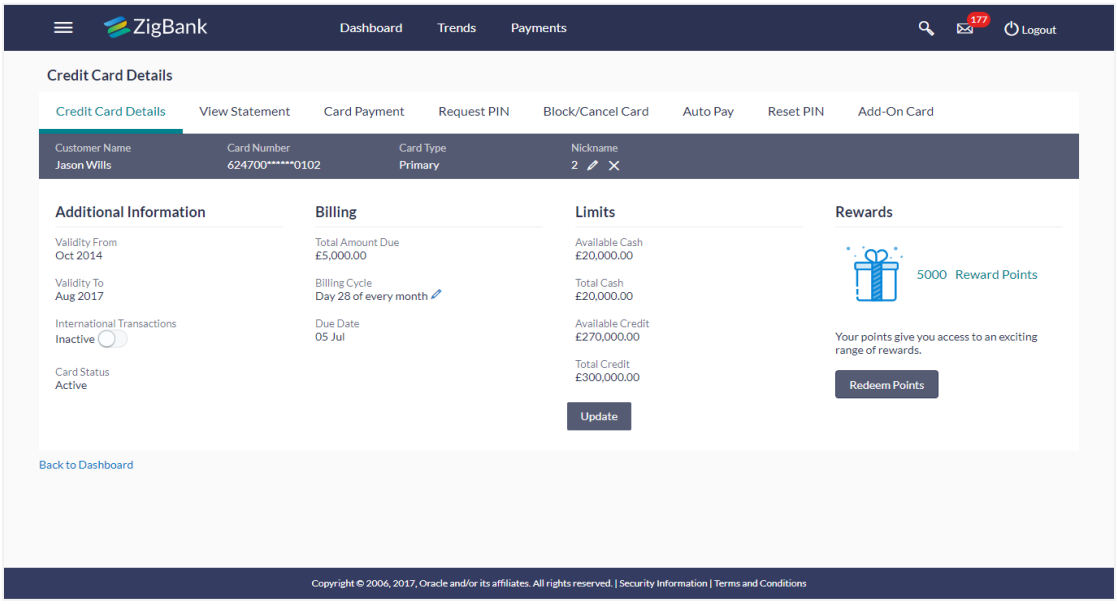
4.2 Change Billing Cycle

Users might want to change the billing cycle of a credit card to better suit their needs. The application enables users to set a new billing cycle for any credit card of which they are primary card holders so as to enable the users to better manage their funds. The user 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



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.

8. Click **Go To Dashboard** to go to **Dashboard** screen.
   OR
   Click **Go To Account Details to** visit the accounts page.

Home

5. Card Payment

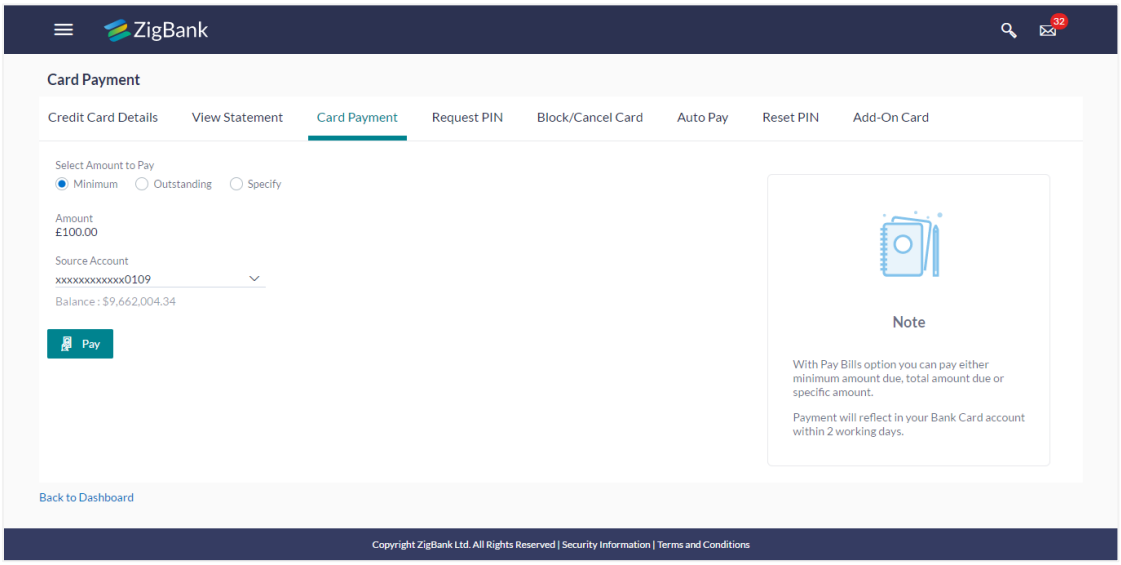
This page provides the option to the user to make payments towards his credit card bills. User can select the amount he is willing to pay, whether that is minimum due, outstanding amount or a specified amount. This page is displayed when the user selects the 'Card Payment' option.. The user can opt to 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 user will be available for selection from which to make the payment. Once the user 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



Field Description

Field Name	Description
Select Amount to Pay	Allows user to select payment amount. The options are: • Minimum: minimum amount that can be paid for the card payment • Outstanding: total outstanding amount that needs to be paid for the card payment • Specify: specific amount to be paid by the user 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 user'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 the appropriate account number.
   b. If you select the Minimum or Outstanding options in **Select amount to Pay** field: The respective amount that has to 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 transaction reference number.
5. Click on the **Go to Dashboard** link to go back to **Dashboard** screen.
   OR
   Click **Go To Account Details** to visit the accounts page.

Home

6. Request PIN

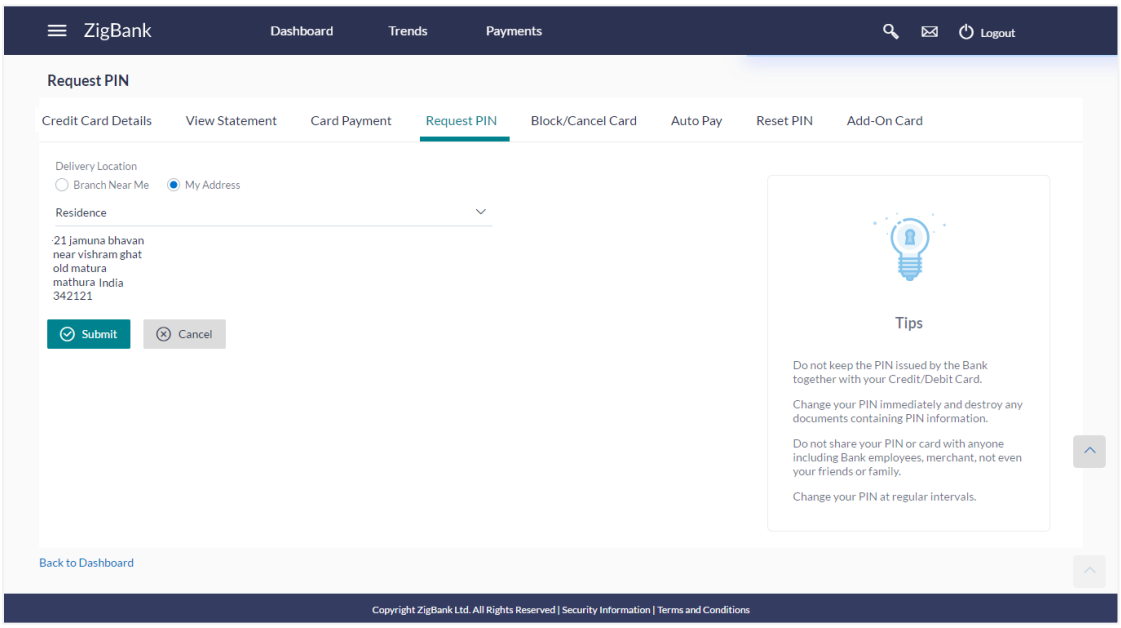
The Request PIN feature enables a user to request for a new PIN for a credit card. The application supports new PIN request for both primary as well as for Add-On cards.

While applying for a new PIN request, the user can specify where the new PIN is to be delivered. The user 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
Delivery Location	The user can identify where the PIN 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.

Field Name	Description
Select Address	Address where the PIN has 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 displayed.

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

City	The user can filter branches based on the city in which they are located.
Branch	Branch name where the PIN has 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 user 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.
5. Click **Go To Dashboard** to go to **Dashboard** screen.
   OR
   Click **Go To Account Details** to visit the accounts page.

Home

7. Reset PIN

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

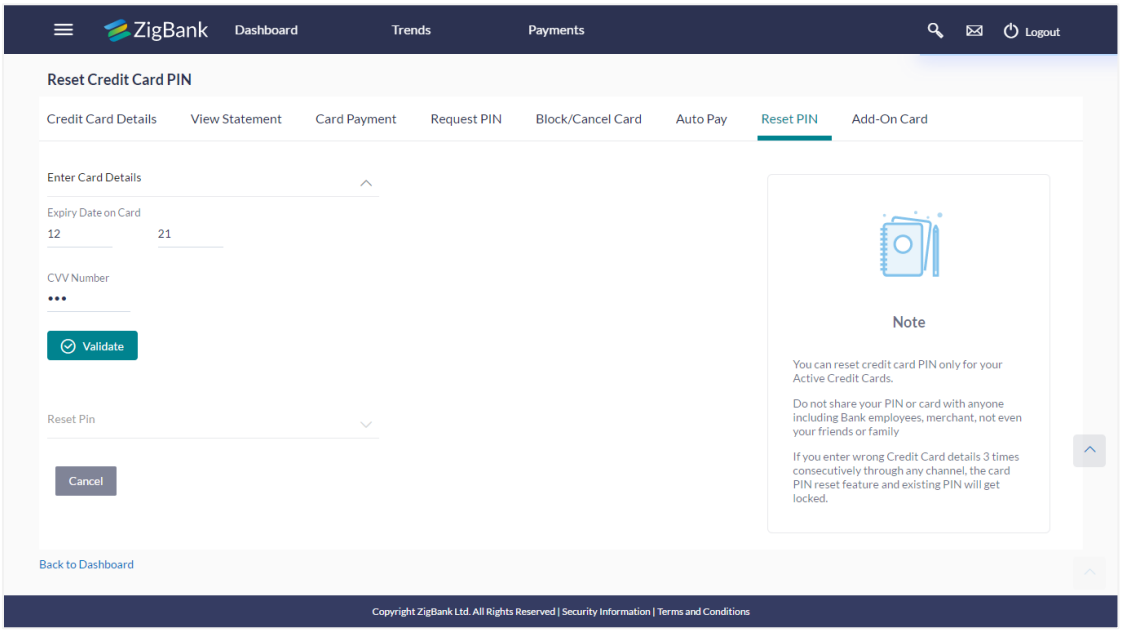
How to reach here:

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



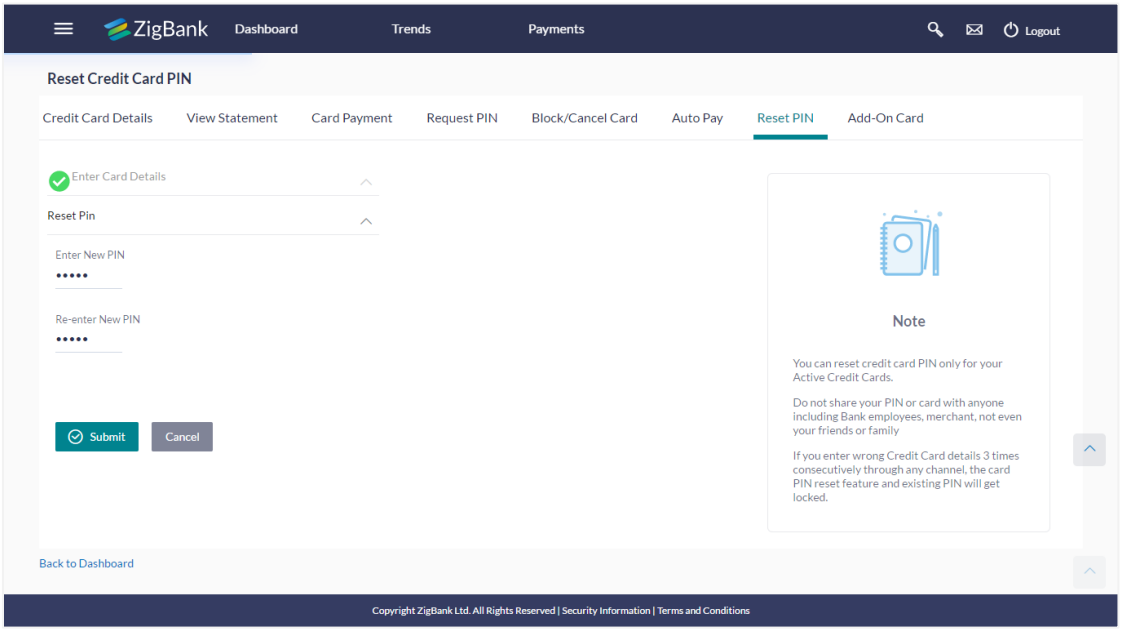
Field Description

Field Name	Description
Enter Card Details	
Expiry Date on Card	The expiry date of the credit card (MM/YY).
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

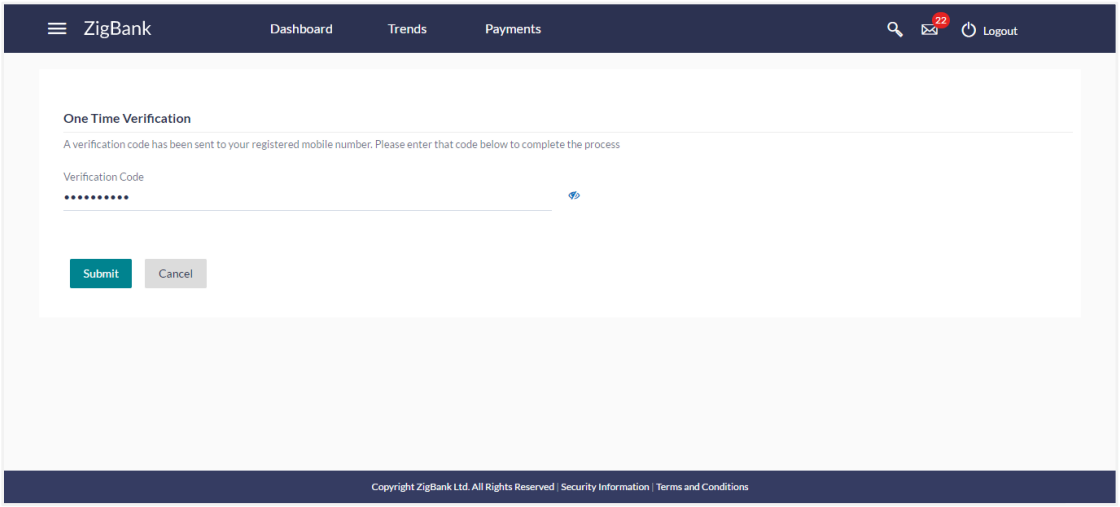


Field Description

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
Verification Code	The OTP received on the user's registered mobile number & or email.

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 visit the accounts page.

Home

8. Block / Cancel Card

8.1 Block Card

Loss of credit card or any fraudulent transaction suspected on a credit card is a nightmare for a user. In such a critical situation, visiting a branch or calling up user care to block the card is time consuming. The user should be able to block his credit card instantly in such situations. The Block Card feature of the application enables the user to raise a request to block a credit card immediately.

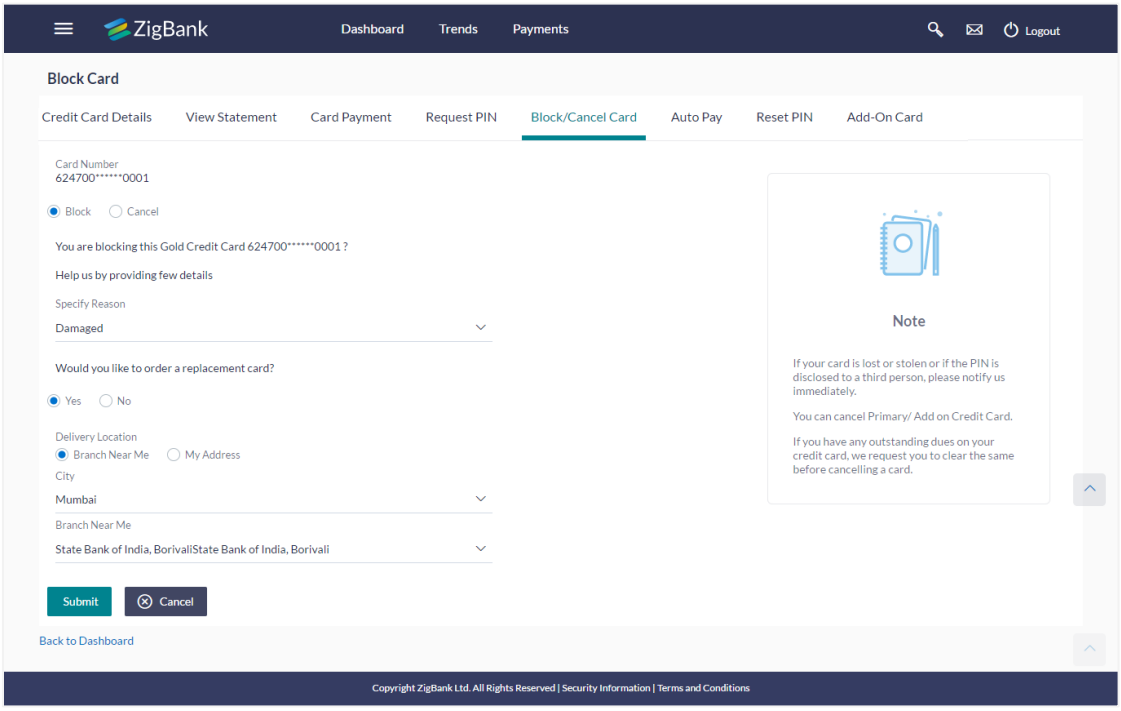
The user can raise a request to block a credit card at any time and can even specify the reason for which the request is being raised. The user can also request for a replacement card to be issued as part of the same request and can identify where the new card is to be delivered i.e. either to the user's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



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 user is required to specify the reason for which the card is being blocked. The options are: • Damaged • Lost • Stolen
Would you like to order a replacement card?	Select option whether you want a replacement card or not. The options are: • Yes • No
Delivery Location	Mode of delivery of the new replacement credit card. The options are: • My Address • Branch Near Me
The following fields will be enabled if the **My Address** option is selected in the **Delivery Location** field.	
Select Address	Address where the replacement 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 displayed.
The following fields will be enabled if the **Branch Near Me** option is selected in the **Delivery Location** field.	
City	The user 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 user can specify where the card has 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.

8.2 Cancel Card

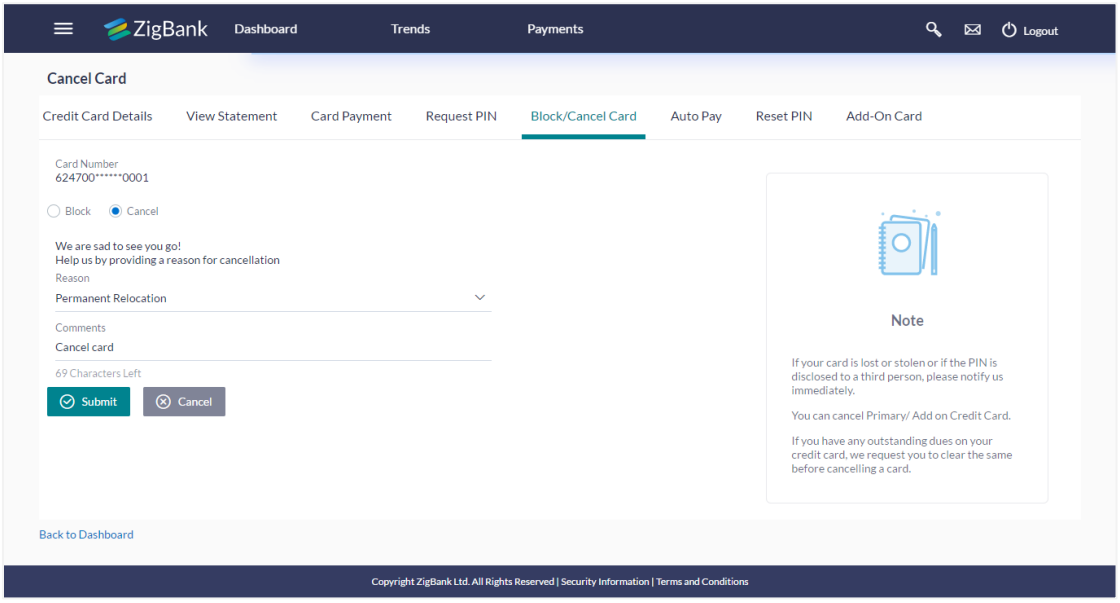
A user might want to cancel a credit card for any number of reasons. The application supports the credit card cancellation feature. By means of the Cancel Credit Card feature, the user can cancel a credit card and can specify the reason for cancellation and also provide additional feedback as to why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

Home

9. 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 user can apply for an Add-On card by selecting the option provide. The user 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.

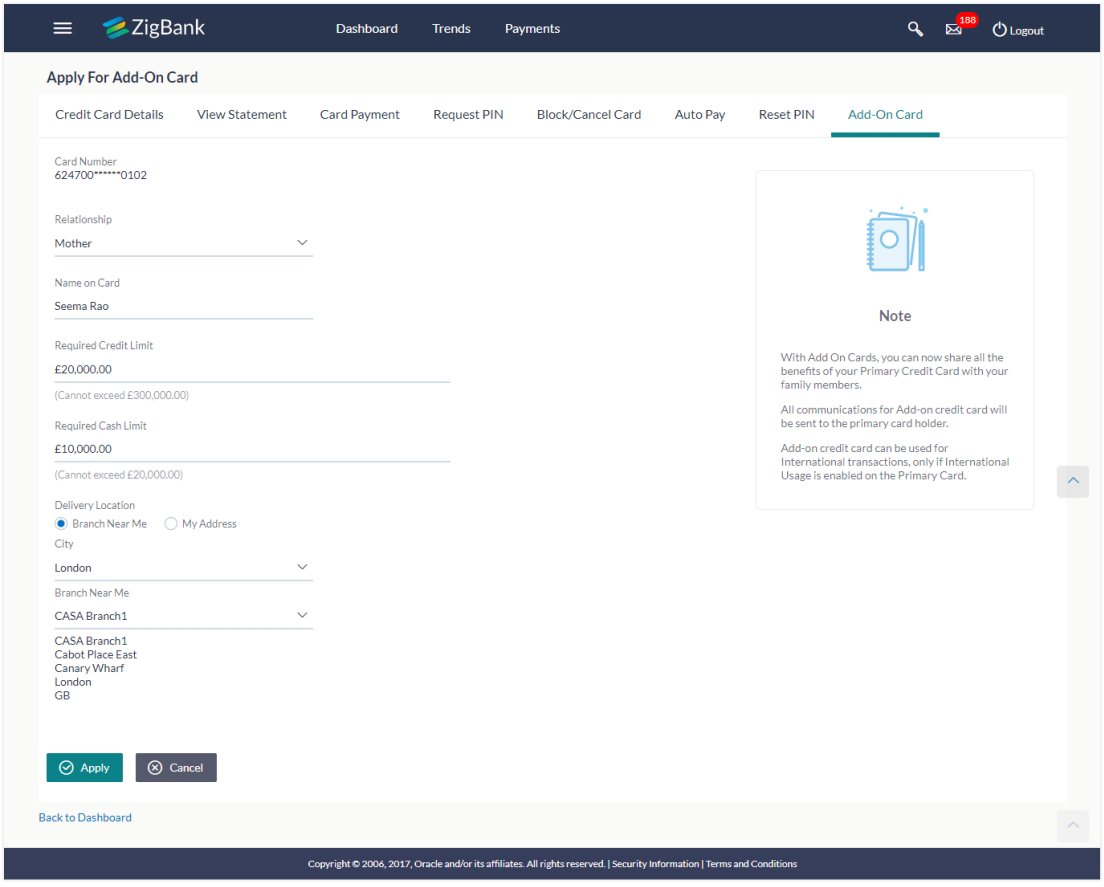
How to reach here:

Dashboard > Toggle menu > Credit Cards > Add-On Card

OR

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

Add-On Card Request



Field Description

Field Name	Description
Relationship	User 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: • My Address • Branch Near Me

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

Select Address	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.

City	The user 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 relation of the person 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 user 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**.
OR
Click **Cancel** to cancel the transaction.
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.
9. Click **Go to Dashboard** to go to **Dashboard**.

    OR

    Click Go **To Account Details**, to go to the accounts page.

Home

10. 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 user fails to make a credit card payment on time.

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

While setting up the auto pay instruction, the user identifies whether the minimum amount due is to be paid or whether the total amount due is to be paid. The user is also required to identify the linked current or savings account from which the funds has 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 user can de-register from auto pay at any time.

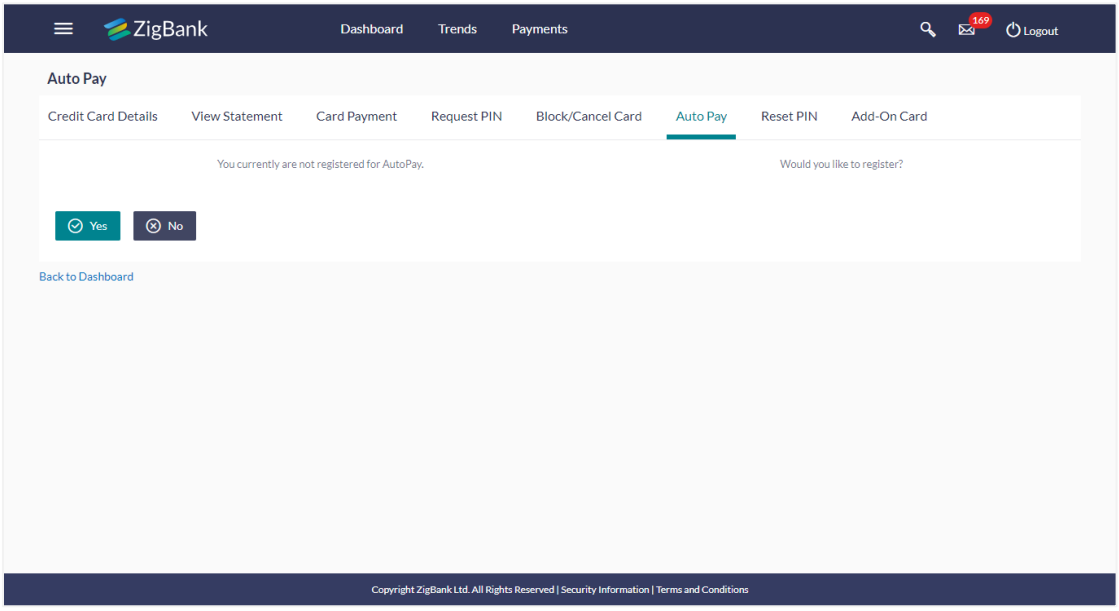
How to reach here:

Dashboard > Toggle menu > Credit Cards > AutoPay

OR

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

Auto Pay Register

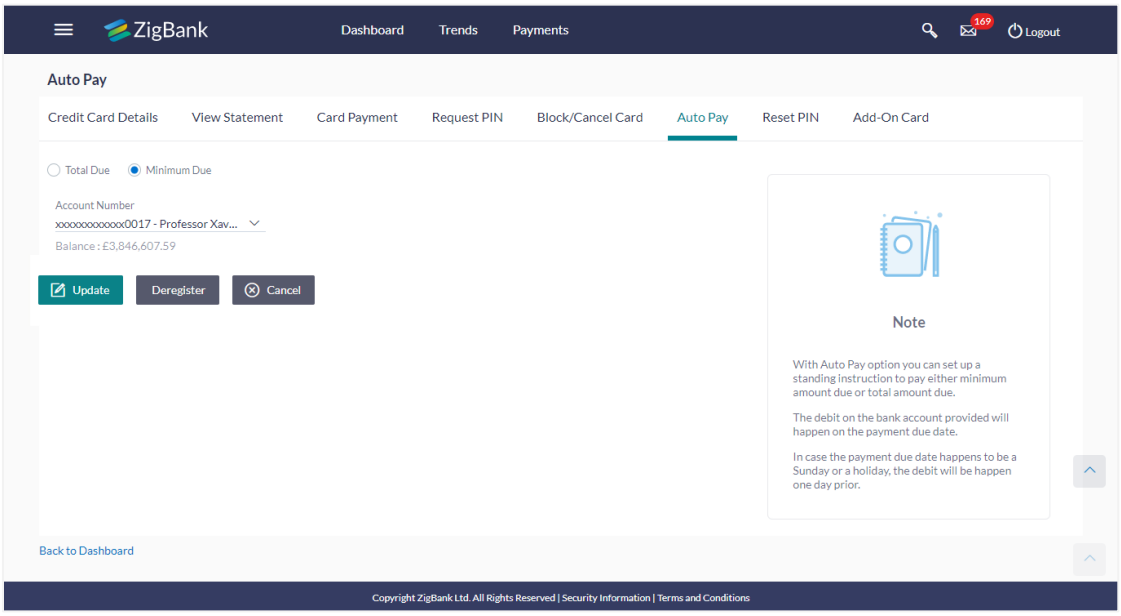


Field Description

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 user 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 user 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
Account Number	The current or savings account number from which the amount will be debited for credit card bill payment.

a.

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

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

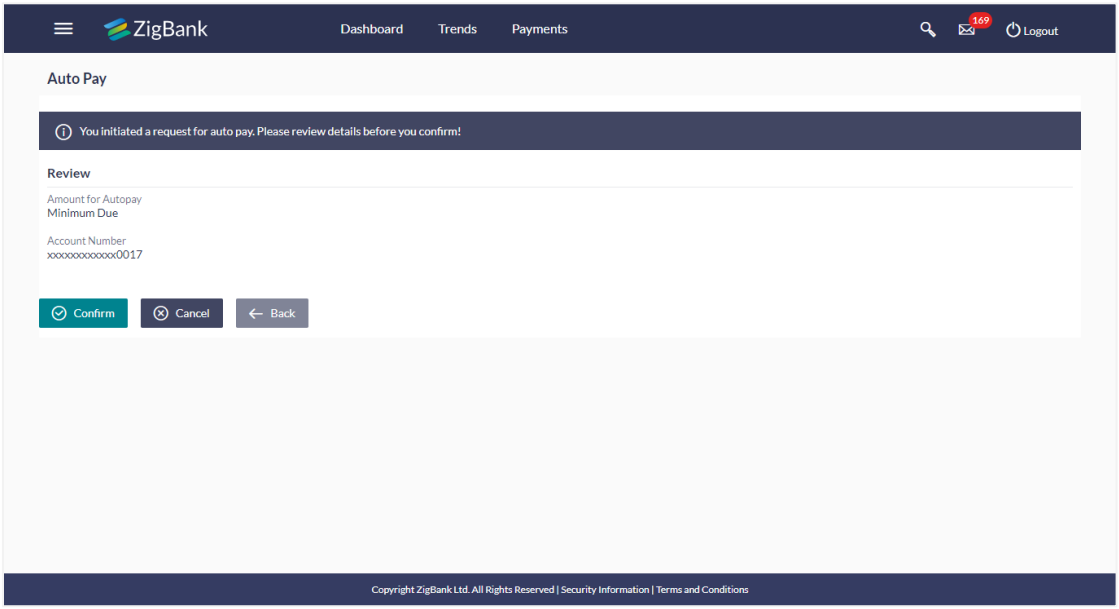
d. To update the Auto Pay Instruction, click **Update**.
OR
To de-register the Auto Pay Instruction, click **Deregister**.

OR

To cancel the Auto Pay Instruction, click **Cancel**

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

Auto Pay- Deregister card



e. 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 the accounts page.

Deregister card- Success Message

Home

11. View Statement

The Card Statement feature enables users to view details of all purchases, payments and any other debits and credits made to their credit card accounts. Users 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, users can also filter transactions based on billed or unbilled transactions. On selecting the option 'billed' the user 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 user to unsubscribe from the e-statement facility. Once an unsubscribe request is made, the user will stop receiving e-statements on his email address.

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

How to reach here:

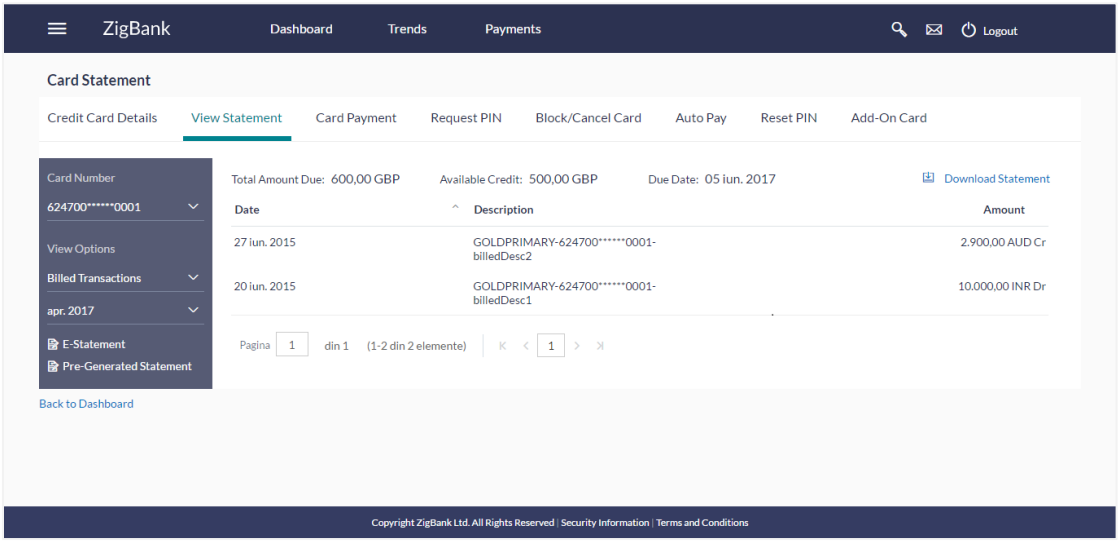
Dashboard > Toggle menu > Credit Cards > View Statement
OR
Dashboard > My Accounts Widget > Credit Cards > *More options* > *View Statement*

11.1 View Statement

To view the account statement:

1. From the **Credit Card Number** list, select the appropriate credit card account for which statement has 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 user 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 user 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 Amount Due	Total amount due on credit card. This field is only applicable if the user is viewing the '**Billed'** transactions.
Available Credit	Total available 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.

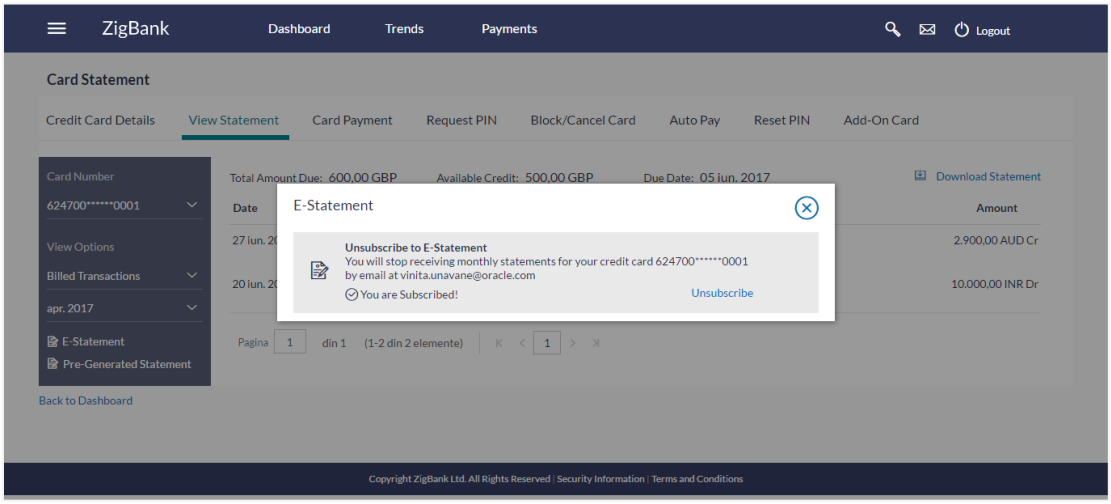
4. Click **Download Statement** to download the statement.
The statement is downloaded as a PDF and the user can print it, if required.

11.2 E-statements

To subscribe / unsubscribe to e-statements:

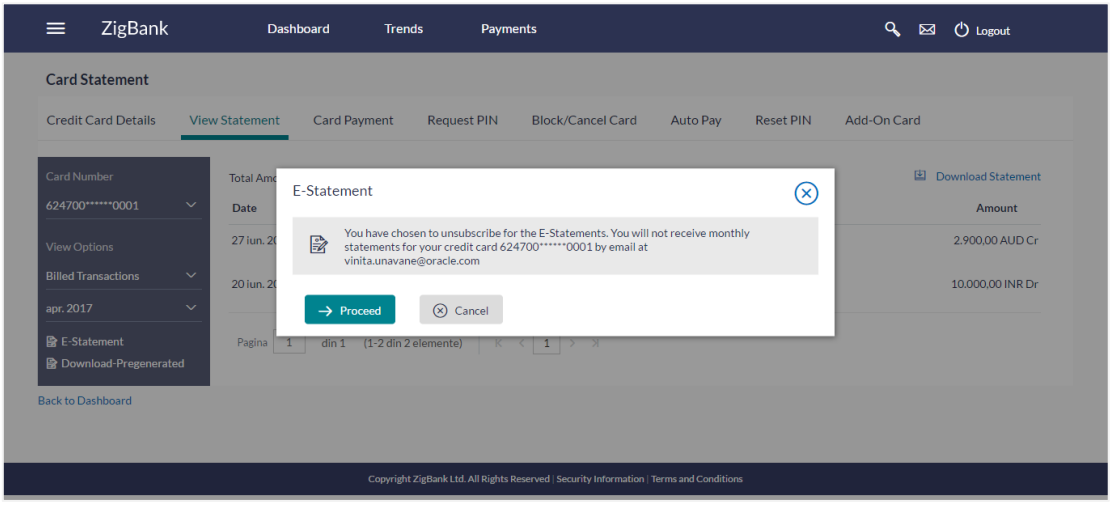
1. From the **Credit Card Number** list, select the appropriate credit card account
2. Click **E-statements tab to s**ubscribe / unsubscribe to e-statements.

E-statement



3. The **Pop-up Mes**sage 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>;)

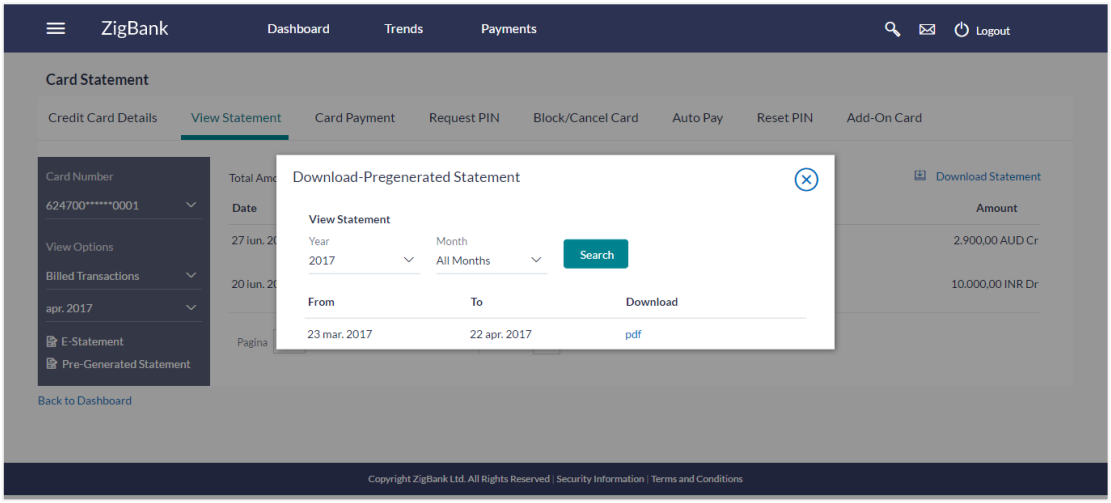
ii. Click **Subscribe** to receive monthly statements on your registered email address.

11.3 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 user 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.

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

FAQs

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.

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.

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

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

Home

12. Inactive Cards Details

All cards that have been cancelled, blocked or deactivated are displayed on the **Inactive Cards** page. Users 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, users 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 user can pay the outstanding amount due.
- **Deactivated Cards** – The user 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 user can only view the summary of any cards that have been cancelled.

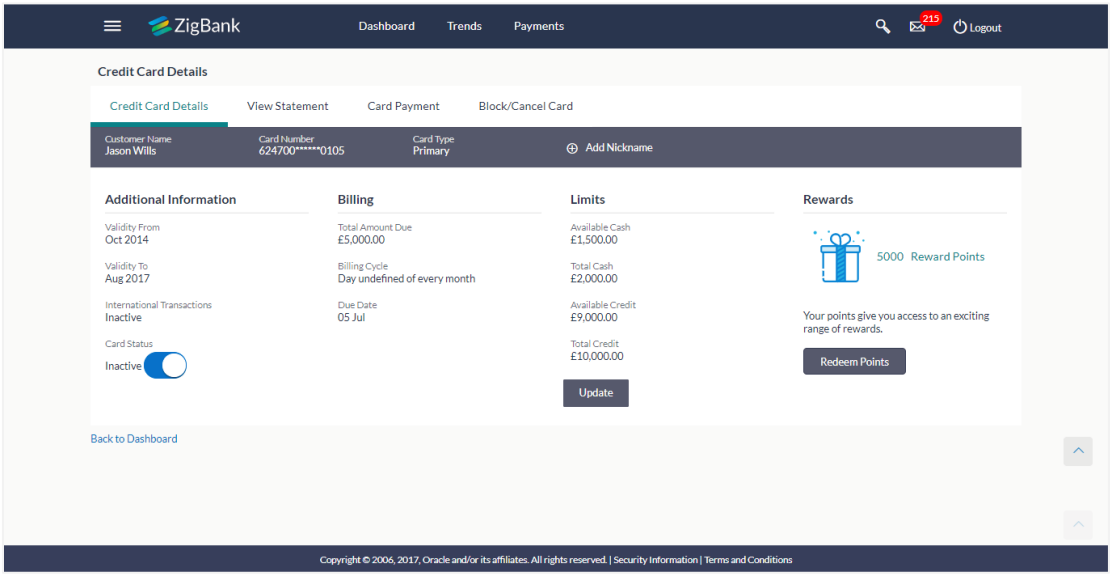
How to reach here:

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 user appear long with the **Billing, Limits**, and **Rewards** details.

Inactive 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.
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: • Active • Inactive- Disable all international transactions on the credit card
Add Nickname	Nickname of the card. Click ⊕ Add Nickname, to add nickname, For more information on Account Nickname, refer Account Nickname.
Billing	
Total Amount 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.
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.
Due Date	The date before which either minimum due or full payment is to be made. This field is enabled only for Primary cards.

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 pay the credit card bill, click **Pay.**
   OR
   To redeem rewards points, click **Redeem Points**.

Note: When user clicks **Redeem Points**, it will redirect to a third party page for further processing of the Reward points. It depends on the credit card system and banks tie up with the reward points partner.

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

Home

13. Activate Card

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

- A new card is issued to the user, which needs to be activated
- The card which was in Deactivate state is now ready to use.

While initiating an Activate Card request, the user 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.

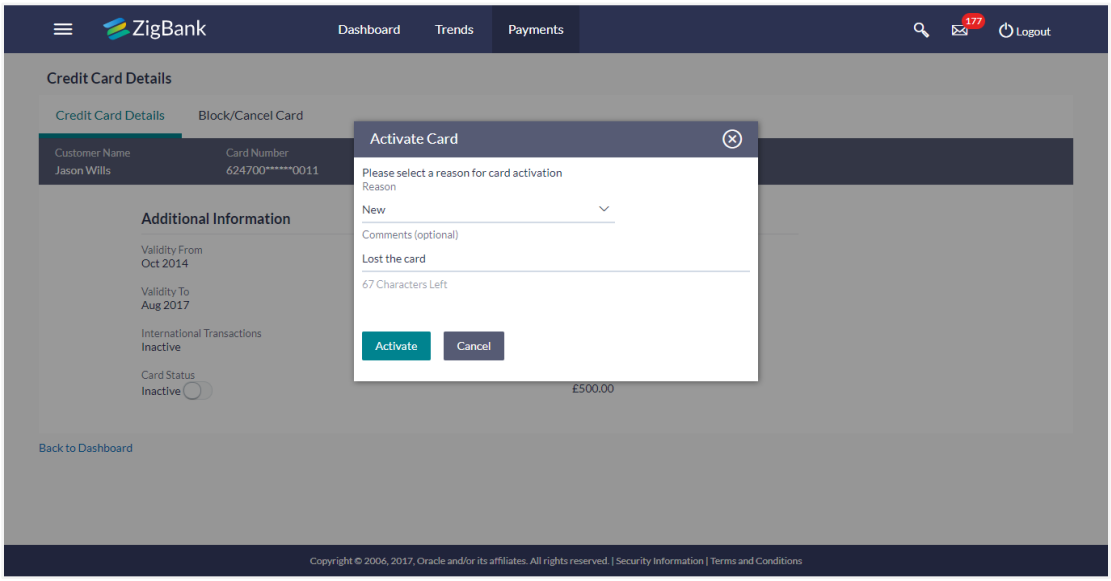
How to reach here:

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



Field Description

Field Name	Description
Reason	The user is required to specify the reason for which the card is being activated. The options are: • Deactive • New
Comment	The user 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.

Home

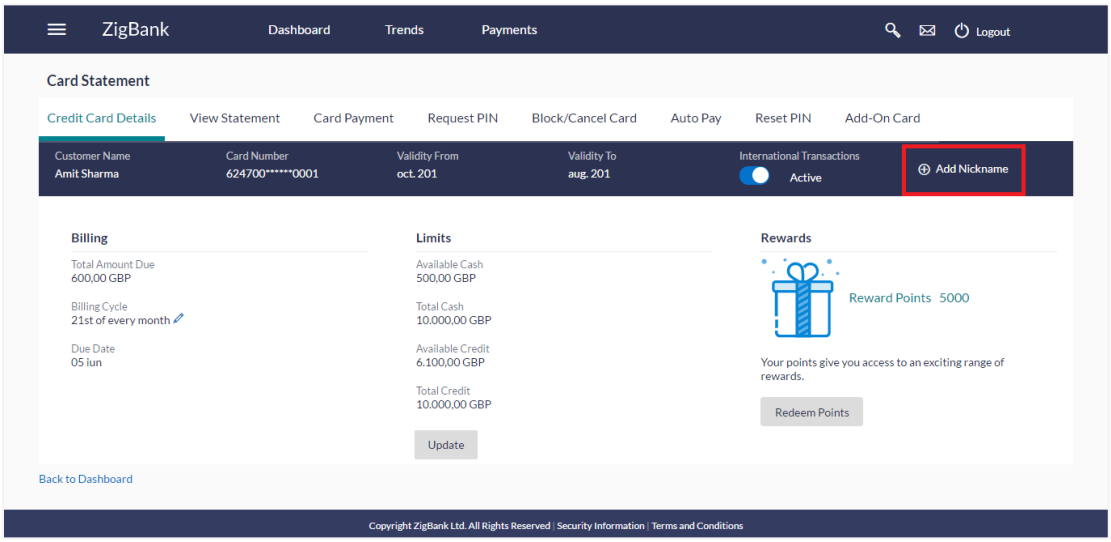
14. Account Nickname

Users 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



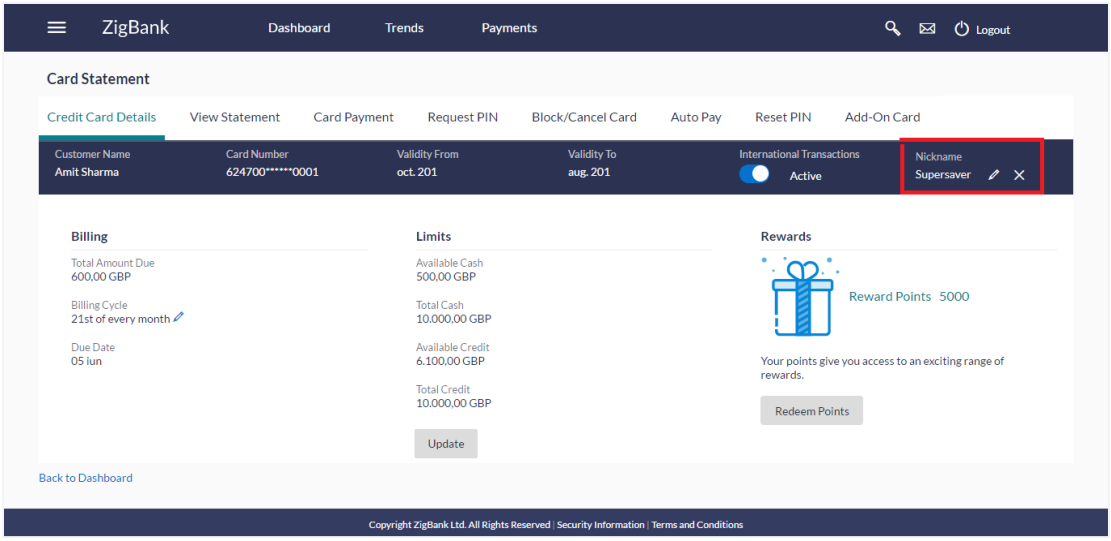
Field Description

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



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

FAQs

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.

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.

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.

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.

What is a Credit Limit?

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

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.

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.

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.

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 user.

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.

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.

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.

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.

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 user 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 user 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 user will be required to make scheduled manual payments towards credit card bill payment.

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.

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.

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.

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