

# Oracle Banking Digital Experience

Retail Credit Cards User Manual  
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**ORACLE®**

Retail Credit Cards User Manual

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

## 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 18.2.0.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Third Party System	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 12.4.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0
1	Credit Card Widget	✓	✗	✗	✗
2	Credit Card Details	✓	✗	✗	✗
3	Credit Card - Nickname updation	<b>NH</b>	<b>NH</b>	<b>NH</b>	<b>NH</b>
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	✓	✗	✗	✗

<b>Sr No</b>	<b>Transaction / Function Name</b>	<b>Third Party System</b>	<b>Oracle FLEXCUBE Core Banking 11.7.0.0.0</b>	<b>Oracle FLEXCUBE Universal Banking 12.4.0.0.0</b>	<b>Oracle FLEXCUBE Universal Banking 14.0.0.0.0</b>
	Rewards Points				

## 3. Credit Cards

A credit card is a plastic card issued by a financial institution that involves the card holder and the financial institution entering into an agreement that the card holder will pay the institution back in the future so that they can purchase something at present. The financial institution lends the card holder the money that they use to make the purchase and expects that the 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 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 to perform a variety of functions. (An add-on credit card is an additional credit card that is issued under a primary card. The card can be issued to family members, parents, spouse or children of the primary card holder depending on the terms and conditions of the primary 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:

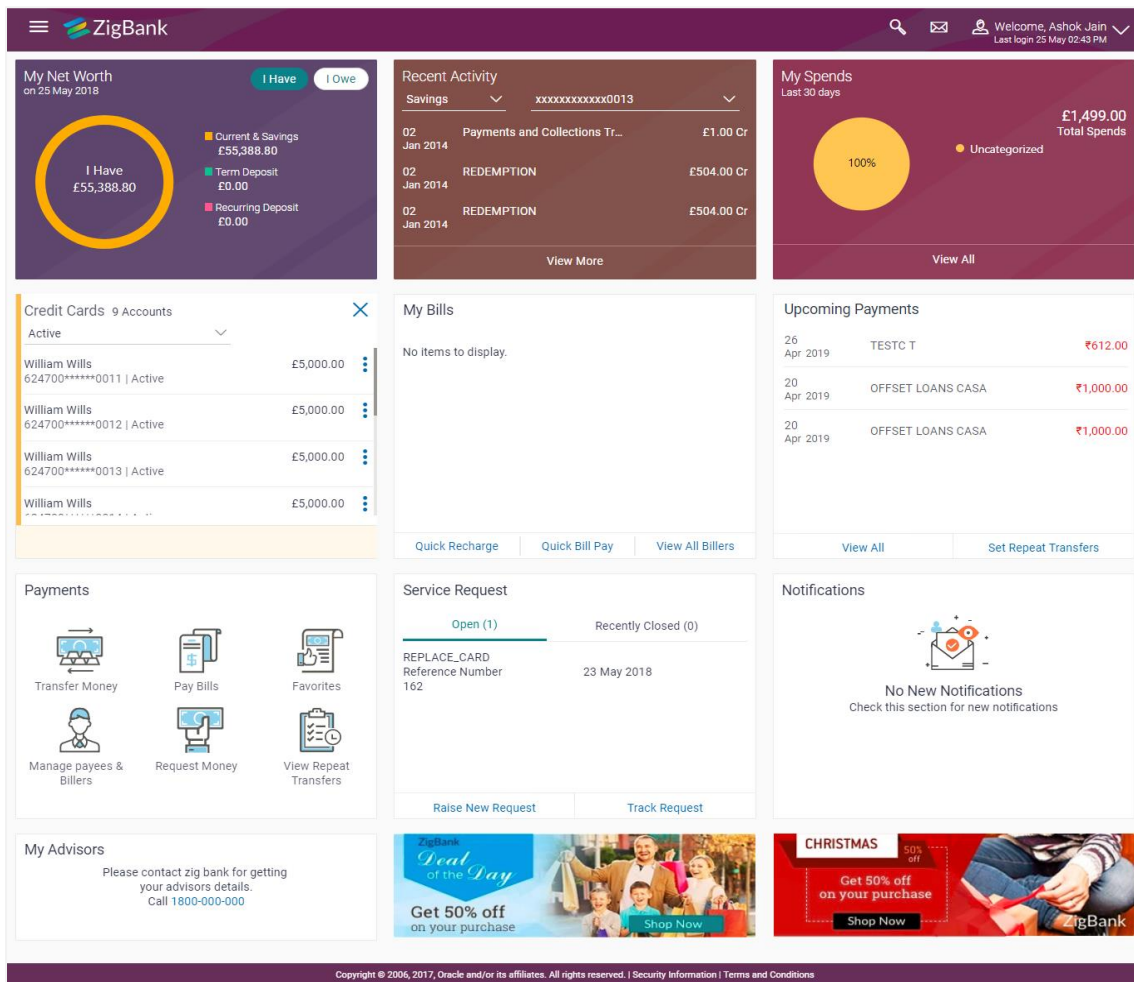
- Credit Card Widget
- View Credit Card Details
- Credit Card Bill Payment
- Manage Auto Pay Instruction
- View and Change Card Bill Cycle
- Update Cash and Credit Limits
- Request PIN
- Reset PIN
- Block Credit Card
- Cancel Credit Card
- Request for Add-On Card
- View Inactive/Hotlisted/Cancelled Credit 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 application.

### 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 the active and inactive credit cards that the user holds with the bank.

- **Credit Cards (Active):** All the active credit cards of the user including the add-on cards linked to the user's primary cards are listed in this widget. In addition to the card number and status, the name of the card holder as embossed on the card, as well as the outstanding amount are displayed. The user can view further details of each card or initiate requests such as request PIN, Block Card, etc. against a card by clicking on the **More Options** link provided against each card.
  - **Inactive Cards:** On selecting the status option 'Inactive/Closed', all the credit cards that are inactive are listed down in the widget. Each inactive credit card is listed along with the name as embossed on the card along with any amount that is outstanding against the card. The option to view additional information or to perform actions against the cards is provided against each card.
- 

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## 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 amount 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 Accounts Widget > Credit Cards > More options > Credit Card Details*

*OR*

*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
<b>Customer Name</b>	The card holders name as embossed on the card.
<b>Card Number</b>	The credit card number in masked format.
<b>Card Type</b>	Displays the card type as primary card or Add-on card.
<b>Nickname</b>	Nickname of the card. Click <b>+ Add Nickname</b> , to add nickname, For more information on Account Nickname, refer <a href="#">Account Nickname</a> .


### Additional Information

<b>Validity From</b>	The start date of the credit card validity.
<b>Validity To</b>	The end date of the credit card validity.
<b>International Transactions</b>	The flag that indicates if international transactions are allowed on the card or not. The user can change this flag as required. The options are as: <ul style="list-style-type: none"> <li>• Active – International transactions to be allowed on the card</li> <li>• Inactive - Disable all international transactions on the credit card</li> </ul>
<b>Card Status</b>	Displays current status, whether the card is active or inactive.

### Billing

This section is displayed only if the details being viewed are that of a Primary Credit Card.

Field Name	Description
<b>Total Amount Due</b>	Total amount due on credit card.
<b>Billing Cycle</b>	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.
<b>Due Date</b>	The date before which either minimum due or full payment is to be done.
<b>Limits</b>	
<b>Available Cash</b>	The available cash limit on the user's card.
<b>Total Cash</b>	The total cash limit on the user's card.
<b>Available Credit</b>	The available credit limit on the user's card.
<b>Total Credit</b>	The total credit limit on the user's card.
<b>Reward Points</b>	The total reward points accumulated on the credit card.

2. Click on the **Back to Dashboard** link to go back to the **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) 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 the limits on the credit card details screen. On selecting the 'Update' option, the 'Update Card Limit' page is displayed. The user can view the existing limits 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

The screenshot shows the 'Credit Card Details' page for a primary card. The 'Limits' section is highlighted, showing the following values:


Category	Value
Available Cash	£1,000.00
Total Cash	£10,000.00
Available Credit	£70,000.00
Total Credit	£100,000.00

The 'Rewards' section shows 5000 Reward Points and a 'Redeem Points' button. 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 proceed with the request to update the limit/s.  
OR  
Click **Cancel** to cancel the transaction.
6. A success message appears identifying that the request has been initiated successfully. The service request number is also displayed as part of the success message.
7. Click **Go to Dashboard** to go to the **Dashboard** screen.  
OR  
Click **Go to Account Details** to visit the accounts screen.

## 4.2 Change Billing Cycle

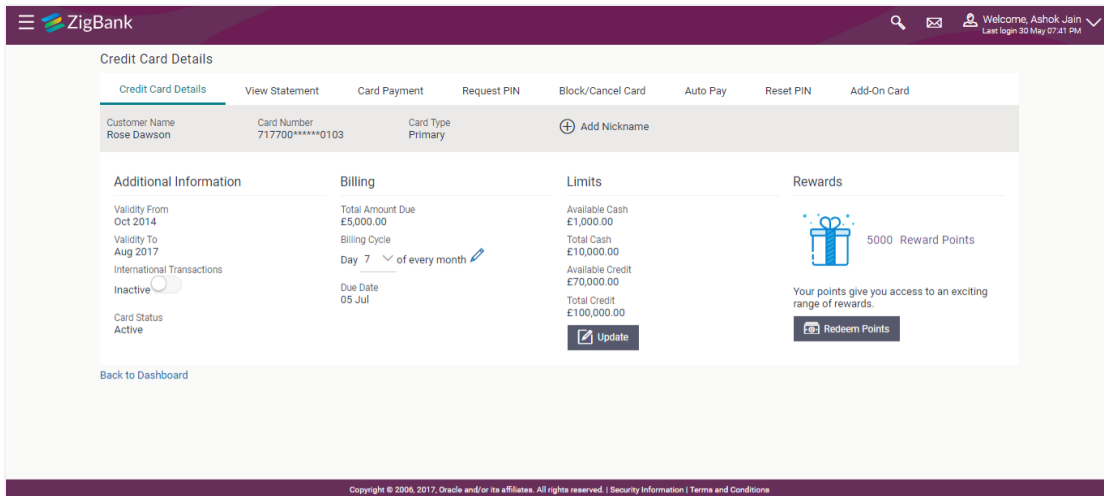
Users might want to change the billing cycle of a credit card to better suit their needs. The application enables users to set a new billing cycle for any credit card of which they are primary card holders so as to enable the users to better manage their funds. The user can change 'Billing

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 the billing cycle of a credit card:

1. Click the  icon displayed against the current billing cycle on the **Credit Card Details** page.

### Credit Card - Change Billing Cycle



The screenshot shows the ZigBank Credit Card Details page. The 'Billing' section is highlighted, showing the current billing cycle as 'Day 7 of every month' with a pencil icon next to it. Other sections include 'Additional Information', 'Limits', and 'Rewards'. The 'Rewards' section shows 5000 Reward Points and a 'Redeem Points' button. The 'Update' button is visible at the bottom of the Billing section.

2. From the **Billing Cycle** list, select the appropriate available new billing day to assign for the selected credit card.
3. Click  to update changes.  
OR  
Click on the **Back to Dashboard** link to go back to **Dashboard** screen.
4. The **Update Bill Cycle** popup appears.
5. Click **Proceed** to continue the transaction.  
OR  
Click **Cancel** to cancel the transaction.
6. The application updates the new billing day.
7. Click **Go to Dashboard** to go to the **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 can even specify an amount other than the minimum amount due or the total outstanding 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:

*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
<b>Select Amount to Pay</b>	<p>Select an option from what is provided as options to make credit card payments.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• <b>Minimum:</b> The user can select this option to pay the minimum amount due towards the card payment.</li> <li>• <b>Outstanding:</b> This option can be selected if the user wishes to pay the total amount outstanding on the card payment.</li> <li>• <b>Specify:</b> The user can select this option in order to specify a certain amount to be paid towards the card payment.</li> </ul>

Field Name	Description
<b>Amount</b>	Specific amount to be paid towards credit card bill payment. This field is enabled for input, if you select <b>Specify</b> option in <b>Select Amount to Pay</b> field.
<b>Source Account</b>	The user's current and savings accounts from which funds can be transferred for bill payment are listed.
<b>Balance</b>	The account balance amount (with currency) of the current or savings account selected as source account.

#### To make credit card payment:

1. In the **Select amount to Pay** field, select the appropriate Payment type.
  - a. If you select the Specify option in **Select amount to Pay** field:
    - i. In the **Amount** field, enter the amount to be paid.
    - ii. From the **Source Account** list, select 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 initiate the card payment, click **Pay**.  
OR  
Click **Cancel** to cancel the transaction.
3. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to the Card Payment screen.
4. The success message appears, along with the transaction reference number.
5. Click on the **Go to Dashboard** link to go back to the **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 requests 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, postal address or can even select a branch at which the PIN is to be delivered.

### How to reach here:

*Toggle menu > Credit Cards > Request PIN*

*OR*

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

### Credit Card Request PIN

The screenshot displays the 'Request PIN' page in the ZigBank mobile application. At the top, there's a navigation bar with the ZigBank logo and user information: 'Welcome, Ashok Jain' and 'Last login: 30 May 07:41 PM'. Below the navigation bar, there are several tabs: 'Credit Card Details', 'View Statement', 'Card Payment', 'Request PIN' (which is active), 'Block/Cancel Card', 'Auto Pay', 'Reset PIN', and 'Add-On Card'. The main content area shows the card number '717700\*\*\*\*Q103'. Under 'Delivery Location', there are two radio buttons: 'Branch Near Me' (selected) and 'My Address'. Below this, there are dropdown menus for 'City' (London) and 'Branch Near Me' (Universal Bank). At the bottom of the form, there are 'Submit' and 'Cancel' buttons. To the right of the form, there is a 'Tips' section with a lightbulb icon and the following text: 'Do not keep the PIN issued by the Bank together with your Credit/Debit Card.', 'Change your PIN immediately and destroy any documents containing PIN information.', 'Do not share your PIN or card with anyone including Bank employees, merchant, not even your friends or family.', and 'Change your PIN at regular intervals.' At the bottom left, there is a 'Back to Dashboard' link. At the bottom of the page, there is a copyright notice: 'Copyright © 2008, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

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

<b>Card Number</b>	The selected credit card for which a PIN is being requested is displayed.
--------------------	---

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

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

#### To request PIN for the credit card:

1. In the **Delivery Location** 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/postal 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 the 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 the **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:

*Toggle menu > Credit Cards > Reset PIN*

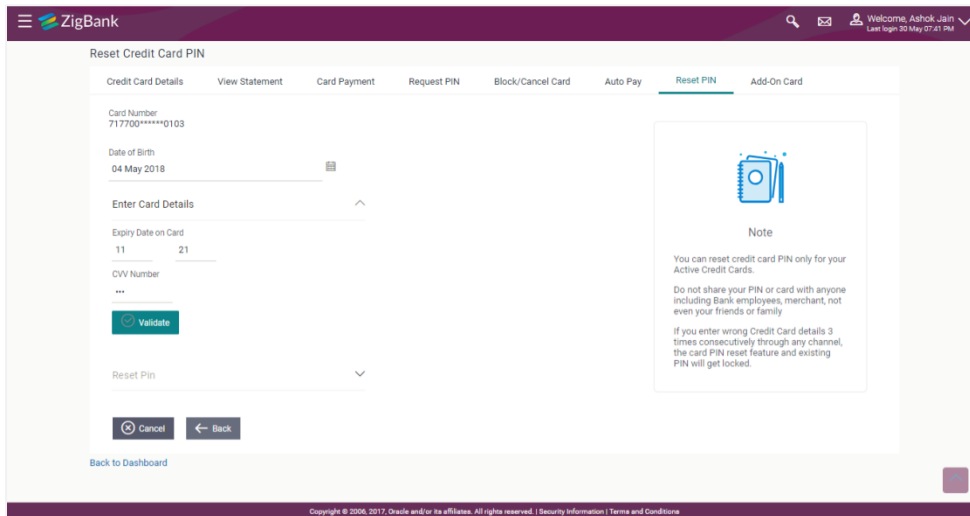
*OR*

*Dashboard > My Accounts Widget > Credit Cards > More options > Debit Cards > Reset PIN*

### To generate the credit card PIN:

1. Click on the **Reset PIN** option from the menu or the tab.
2. Select the credit card of which PIN is to be reset in the **Select Account** field and click **Proceed**.
3. In **Date of Birth** date calendar field, specify the card holder's date of birth.
4. Click **Enter Card Details** .


### Reset PIN- Card Details



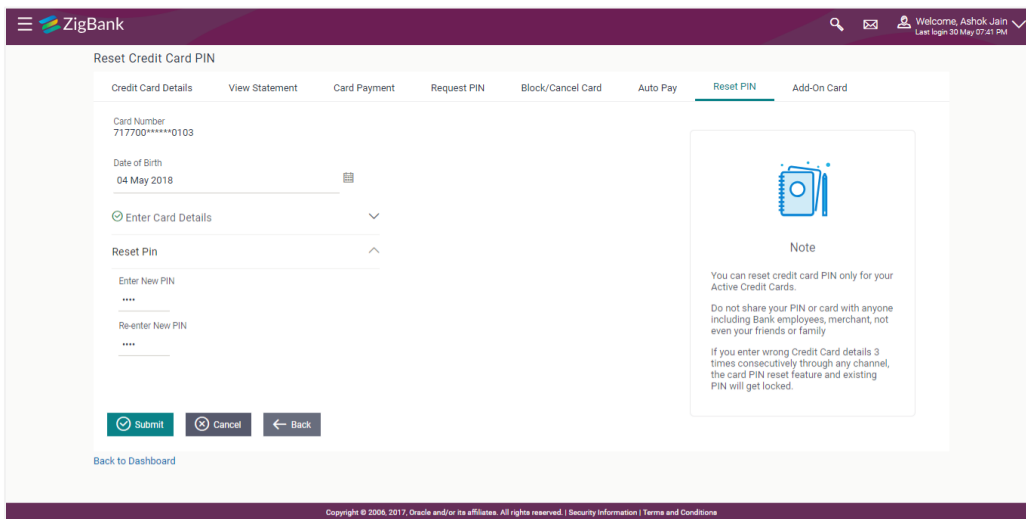
### Field Description

Field Name	Description
<b>Card Number</b>	The credit card number is displayed in masked format.
<b>Date Of Birth</b>	Specify the date of birth of the card holder. It is used to verify the identity of the card holder.
<b>Enter Card Details</b>	

Field Name	Description
<b>Expiry Date on Card</b>	Enter the expiry date of the credit card in format - MM/YY.
<b>CVV Number</b>	Enter the CVV number of the card. The Card Verification Value number (CVV) is the 3 digit number printed on the reverse of most credit cards.

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

### View PIN Details



### Field Description

Field Name	Description
<b>Reset PIN</b>	
<b>Enter New PIN</b>	Enter a new PIN of your choice.
<b>Re-enter New PIN</b>	Re-enter the new PIN in this field to confirm the same.

- Enter the new PIN as per your choice in **Enter New PIN** and **Re-enter New PIN** fields respectively.

10. Click **Submit**. The Authentication screen appears.  
OR  
Click **Cancel** to cancel the transaction.
11. You will receive an OTP code as a message on your registered mobile and or an email at your registered email ID. Enter the OTP code in the **Verification Code** field and click on **Submit**. For more information on OTP, refer the [OTP](#) section.

### Credit Card PIN – One Time Verification

### Field Description

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

<b>Verification Code</b>	The OTP received on the user's registered mobile number & or email.
--------------------------	---

12. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
13. The success message of credit card PIN generation appears.
14. Click **Go to Dashboard** to go to the **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 customer 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 or cancel 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:

*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  
717700\*\*\*\*0103

Block    Cancel

You are blocking this Gold Credit Card 717700\*\*\*\*0103 ?  
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  
New York

Branch Near Me  
Universal Bank

CITI BANK  
Unit 1  
Block A  
New York  
UNITED STATES

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
<b>Card Number</b>	Card number in masked format along with the account nickname. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<b>Choose option</b>	Choose the option to either block or cancel the card.
<b>Specify Reason</b>	The user is required to specify the reason for which the card is being blocked. The options are: <ul style="list-style-type: none"> <li>• Damaged</li> <li>• Lost</li> <li>• Stolen</li> </ul>
<b>Would you like to order a replacement card?</b>	Select the option to identify whether a replacement card is to be issued. The options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Delivery Location</b>	The user can identify where the replacement card is to be delivered. This field is enabled only if the user has selected the option <b>Yes</b> in the field <b>Would you like to order a replacement card?</b> The options are: <ul style="list-style-type: none"> <li>• My Address</li> <li>• Branch Near Me</li> </ul>
	The following fields will be enabled if the <b>My Address</b> option is selected in the <b>Delivery Location</b> field.
<b>Select Address</b>	Address where the replacement card is to be delivered. The options are: <ul style="list-style-type: none"> <li>• Residence</li> <li>• Work</li> <li>• Postal</li> </ul> <p>Based on the selected option, the user's address details corresponding to the selected address as maintained are displayed.</p>
	The following fields will be enabled if the <b>Branch Near Me</b> option is selected in the <b>Delivery Location</b> field.

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

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

1. Choose option **Block** to block the credit card.
2. From the **Specify Reason** list, select the appropriate reason for which the card needs to be blocked.
3. This screen also provides the user with the facility to apply for a replacement card.
4. Select option **Yes**, if you wish to order a replacement card under the field **Would you like to order a replacement card?**
5. If you have selected option **Yes**, proceed to specify the details pertaining to where you would like the replacement card to be delivered.
  - 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 the 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 the selected branch appears.
6. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back to Dashboard** to go back to the Dashboard screen.
7. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Back** to go back to the previous screen.  
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 the **Dashboard** screen.  
OR  
Click **Go to Account Details**, to view the details of the credit card.



## 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:

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

#### Help us by providing a reason for cancellation

<b>Reason</b>	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
- Other

**Field Name**   **Description**

---

**Comments**   The user may provide additional feedback regarding the reason for which the card is being cancelled. This field is optional.

---

**To cancel the credit card:**

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

[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 provided. 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:

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

*OR*

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

### Add-On Card Request

**ZigBank** | Welcome, Ashok Jain | Last login: 04 Jun 08:23 PM

#### Apply For Add-On Card

[Credit Card Details](#) | [View Statement](#) | [Card Payment](#) | [Request PIN](#) | [Block/Cancel Card](#) | [Auto Pay](#) | [Reset PIN](#) | **[Add-On Card](#)**

Card Number: 624700\*\*\*\*0110  
 Relationship: Son  
 Name on Card: Smith John  
 Required Credit Limit: £90,000.00  
(Cannot exceed £100,000.00)  
 Required Cash Limit: £5,000.00  
(Cannot exceed £10,000.00)  
 Delivery Location:  Branch Near Me  My Address  
 City: New York  
 Branch Near Me: Universal Bank  
 Citi Bank  
 Unit 1  
 Block A  
 New York  
 UNITED STATES

**Apply** **Cancel**

[Back to Dashboard](#)

**Note**

With Add On Cards, you can now share all the benefits of your Primary Credit Card with your family members. All communications for Add-on credit card will be sent to the primary card holder. Add-on credit card can be used for International transactions, only if International Usage is enabled on the Primary Card.

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## Field Description

Field Name	Description
<b>Card Number</b>	The credit card number against which an add-on card is being requested is displayed in masked format.
<b>Relationship</b>	Select the relationship that you have with the person for whom the add-on card is being requested.
<b>Name on Card</b>	Specify the name to be embossed on the Add-On card.
<b>Required credit limit</b>	Specify the credit limit to be assigned to the Add-On card. The primary card's credit limit is displayed below this field so as to identify that the Add-On card's credit limit cannot exceed that of the primary card.
<b>Required cash limit</b>	Specify the cash limit to be assigned to the Add-On card. The primary card's cash limit is displayed below this field so as to identify that the Add-On card's cash limit cannot exceed that of the primary card.
<b>Delivery Location</b>	Specify where the add-on card is to be delivered. The options are: <ul style="list-style-type: none"> <li>• My Address</li> <li>• Branch Near Me</li> </ul> <p>The following fields will be enabled if the <b>My Address</b> option in the <b>Delivery Location</b> field is selected.</p> <p><b>Select Address</b> Address where the new Add-On card is to be delivered. The options are:</p> <ul style="list-style-type: none"> <li>• Residence</li> <li>• Work</li> <li>• Postal</li> </ul> <p>Based on the selected option, the user's address details corresponding to the selected address as maintained are displayed.</p> <p>The following fields will be enabled if the <b>Branch Near Me</b> option in the <b>Delivery Location</b> field is selected.</p> <p><b>City</b> The user can filter branches based on the city in which they are located.</p> <p><b>Branch Near Me</b> Branch name where the Add-On card is to be delivered.</p> <p><b>Branch Address</b> The address of the branch selected is displayed on the screen.</p>

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

1. From the **Relationship** list, select the add-on card holder's relationship with that of the primary card holder.
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 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 the selected branch appears.
6. Click **Apply**.  
OR  
Click **Cancel** to cancel the transaction.  
  
OR  
Click **Back to Dashboard** to go back to the Dashboard screen.
7. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Back** to go back to the previous screen.  
  
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 the **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 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 user can de-register from auto pay at any time.

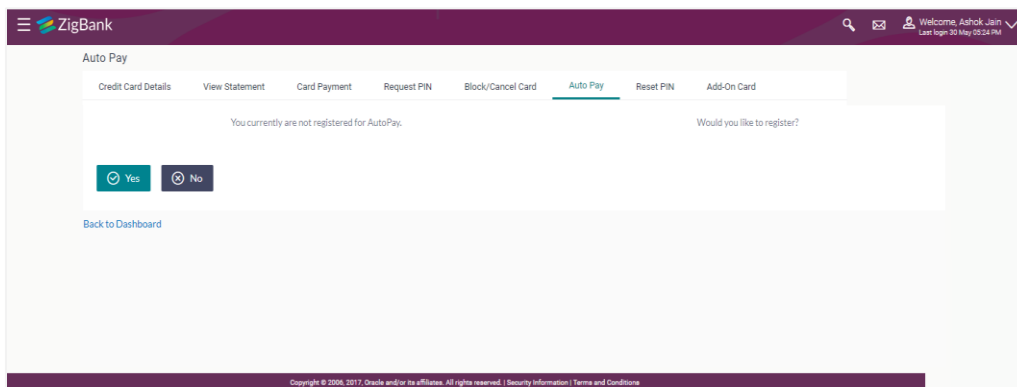
### How to reach here:

*Dashboard > Toggle menu > Credit Cards > Auto Pay*

OR

*Dashboard > My Accounts Widget > Credit Cards > More options > Auto Pay*

### Auto Pay Register



### Field Description

Field Name	Description
<b>You currently are not registered for Autopay. Would you like to register?</b>	This text is displayed on the screen if no auto pay instruction has been set for the credit card. The user can proceed to set an auto pay instruction by selecting the <b>Yes</b> option or can reject setting up the instruction by selecting the <b>No</b> option.

1. If the selected credit card has not been registered for the auto pay facility, a message is displayed on the screen informing the user of the same. The user is provided with the option to register the credit card for automatic payments.

Click **Yes** to set the Auto Pay instruction.

OR

Click **No** to cancel the transaction.

## Auto Pay

### Field Description

Field Name	Description
<b>Card Number</b>	Card number in masked format along with the account nickname. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<b>Select amount for Autopay</b>	The user can identify whether the total amount due or the minimum amount due is to be paid every billing cycle. The options are: <ul style="list-style-type: none"> <li>• Total Due</li> <li>• Minimum Due</li> </ul>
<b>Account Number</b>	Select the current or savings account number from which the amount is to be debited for credit card bill payment.

- Specify whether the total amount due or the minimum amount due is to be paid per billing cycle.
- From the **Account Number** list, select the current or savings account number that is to be debited for credit card bill payment per cycle.
- 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. If the user opts to deregister the credit card for auto payment, the review screen will be displayed followed by the confirm screen once the user confirms deregistration.

- d. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Back** to go to the previous screen.  
OR  
Click **Cancel** to cancel the transaction.
- e. The success message appears, along with the service request number.
- f. Click **Go to Dashboard** to go to the **Dashboard** screen.  
OR  
Click **Go to Account Details**, to go to the accounts page.

[Home](#)



## 11. View Statement

The Card Statement feature enables users to view details of all purchases, payments and any other debits and credits made on 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 a request to unsubscribe from this facility 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:

*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 credit card account for which statement has to be generated.
2. From the **View Option** list, select the type of transactions to be viewed.  
If **Billed Transactions** is selected;
  - a. From the **Month and Year** list, specify the year and month for which to view billed transactions.  
Based on the period, the credit card statement appears.

## Card Statement- View Statement

The screenshot shows the 'View Statement' page for a credit card. At the top, there's a navigation bar with 'ZigBank' logo and user information 'Welcome, Ashok Jain'. Below the navigation bar, 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 'View Statement' tab is active. On the left, there are filters for 'Card Number' (624700\*\*\*\*0103) and 'View Options' (Unbilled Transactions). A 'Download Statement' button is visible. The main table shows a transaction on 27 Jun 2015 for £29,100.00 Dr. The table has columns for 'Date', 'Description', and 'Amount'. Below the table, there's a pagination control showing 'Page 1 of 1 (1 of 1 items)'. At the bottom, there's a 'Back to Dashboard' link and a footer with copyright information.

### 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 Transactions
- Unbilled Transactions

**Month and Year** 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
<b>Due Date</b>	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 ' <b>Billed Transactions</b> '
<b>Date</b>	The date on which the transaction took place.
<b>Description</b>	Displays the name of the credit card associated with the transaction along with the description of the transaction.
<b>Amount</b>	The transaction amount along with the debit or credit indicator.

3. 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 for e-statements:

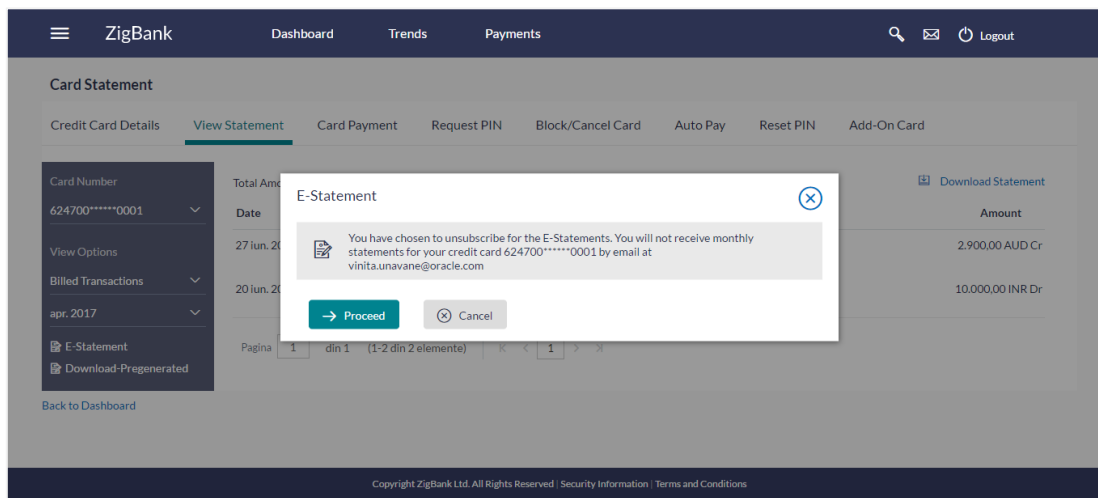
1. From the **Credit Card Number** list, select the credit card account for which e-statements are to be subscribed or unsubscribed.
2. Click the **E-statements** link to subscribe / unsubscribe for e-statements.

### E-statement

The screenshot shows the ZigBank 'Card Statement' page. A pop-up message titled 'E-Statement' is overlaid on the page. The message text is: '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 background shows a table with columns for Date and Amount, and a 'Download Statement' button.

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** if you wish 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.

---

### Note:

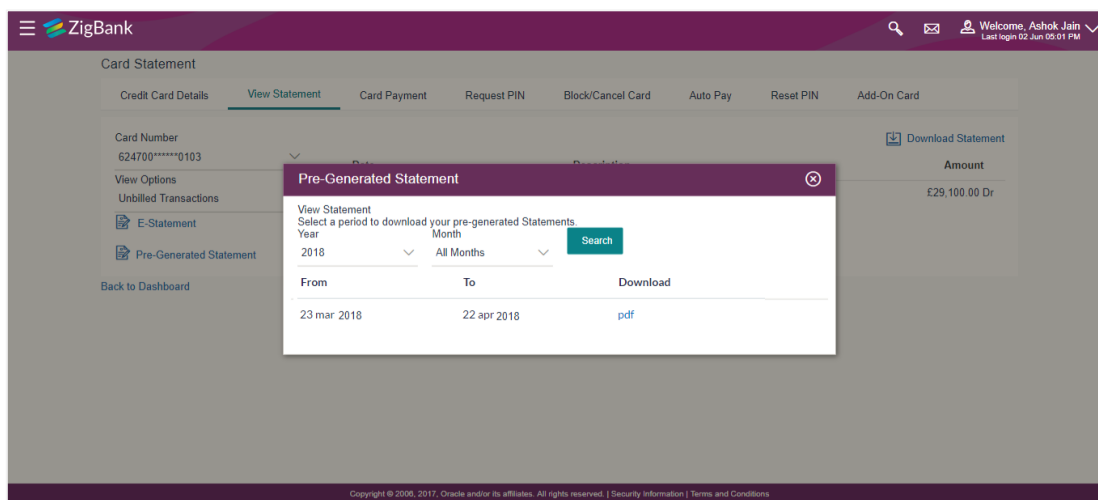
- (1) If the user has not subscribed for the monthly statement;  
The Pop-up Message appears. (Subscribe to E-Statement you will receive monthly statements for your account < Number in masked format > by email at < User's email address>.)
- (2) Click **Subscribe** to receive monthly statements on your registered email address.
- 

## 11.3 Pre-generated Statements

### To download pre-generated statements

1. From the **Credit Card Number** list, select the credit card account for which pre-generated statements are to be viewed.
2. Click **Pre-generated Statement** to download a pre-generated statement.

## Download Pre-generated Statement



### Field Description

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

#### Select a period to download your pre-generated statement

##### Period

<b>Year</b>	The year for which the pre-generated statement is to be viewed / downloaded / printed
<b>Month</b>	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 the pre-generated statement is to be generated.
- Click **Search**. The pre-generated statements for the specified period are listed down.
- Click on the link provided 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?**

The bank sends a monthly statement to all card holders which contains the 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.

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## 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. Select the option Inactive/Closed from the provided filter option on the credit cards widget.
2. All the inactive credit cards held by the user appear.
3. Click on a specific credit card record in order to view details of that card.


### Inactive Card Details

The screenshot shows the 'Credit Card Details' page for a card held by William Wills. The card number is 717700\*\*\*\*0104 and it is a Primary card type. The card status is Inactive. The page is divided into four main sections: Additional Information, Billing, Limits, and Rewards.

Additional Information	Billing	Limits	Rewards
Validity From Oct 2014 Validity To Aug 2017 International Transactions Inactive Card Status Hotlisted	Total Amount Due £5,000.00 Billing Cycle Day of every month Due Date 05 Jul	Available Cash £0.00 Total Cash £10,000.00 Available Credit £70,000.00 Total Credit £100,000.00	5000 Reward Points Your points give you access to an exciting range of rewards.

Buttons for 'Update' and 'Redeem Points' are visible at the bottom of the respective sections.

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Customer Name</b>	The card holders name as embossed on the card.
<b>Card Number</b>	The credit card number in masked format.
<b>Card Type</b>	The card type i.e. primary card or add-on card.
<b>Nickname</b>	<p>The nickname of the card, if defined, is displayed.</p> <p>Click  <b>Add Nickname</b>, to add nickname, For more information on Account Nickname, refer <a href="#">Account Nickname</a>.</p>
<b>Additional Information</b>	
<b>Validity From</b>	The start date of the credit card validity.
<b>Validity To</b>	The end date of the credit card validity.
<b>International Transactions</b>	<p>The flag that indicates if international transactions are allowed on the card or not.</p> <p>The value can be either of the two:</p> <ul style="list-style-type: none"> <li>• Active – International transactions are allowed on the card</li> <li>• Inactive - International transactions are not allowed on the card</li> </ul>
<b>Card Status</b>	<p>Displays current status of the card, i.e. whether the card is active, inactive, hotlisted or cancelled.</p> <p>If the card is inactive, the user can select the option provided to activate the card.</p>
<b>Billing</b>	
This section is displayed only if the details being viewed are that of a Primary Credit Card.	
<b>Total Amount Due</b>	The amount outstanding against the card as on last statement date.
<b>Billing Cycle</b>	The date on which billing statement is generated.
<b>Due Date</b>	The date before which either minimum due or full payment is to be made.
<b>Limits</b>	
<b>Available Cash</b>	Cash limit available for utilization.



<b>Total Cash</b>	Total amount of cash that can be withdrawn, usually a sub limit of the sanctioned credit limit.
<b>Available Credit</b>	Credit limit available for utilization.
<b>Total Credit</b>	Total sanctioned limit for credit purchases.
<b>Rewards</b>	
<b>Rewards Points</b>	The total reward points accumulated on the credit card. This field is disabled if details are being viewed of an Add-On card.

---

4. To redeem rewards points, click **Redeem Points**.  
OR  
To activate a deactivated card, drag the **Card Status** toggle field to **Active**.  
The **Activate Card** popup screen appears.
- 

**Note:** The actions available on inactive cards are:

**1) Inactive Card**

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

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

**2) Hot listed Cards**

Primary Card: Card Details, View Statement

Add On card: Card Details

**3) Cancelled Cards**

Primary Card: Card Details, View Statement

Add On card: Card Details

---

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## 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 for use.

While initiating a request to activate a card, 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.

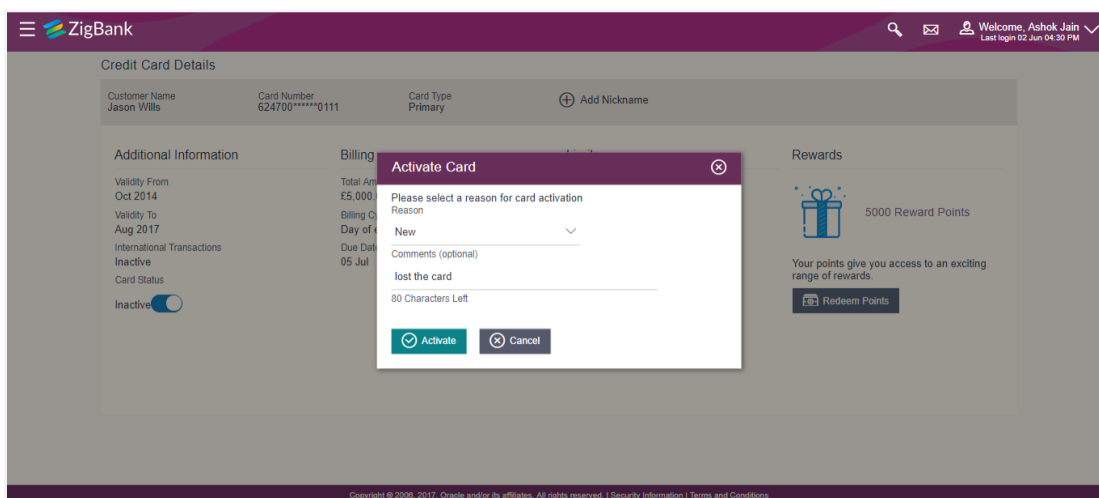
### How to reach here:

*Dashboard > My Accounts Widget > Credit Cards > Inactive / Closed*

### To activate a deactivated card:

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

### Activate Card



## Field Description

Field Name	Description
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<b>Reason</b>	The user is required to specify the reason for which the card is being activated.
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The options are:

- Deactive
- New

<b>Comment</b>	The user can define any additional specifications as to the reason for which the card is being activated. This field is optional.
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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 the **Dashboard** screen.  
OR  
Click **Go to Account Details** to go to view the details of specific account.

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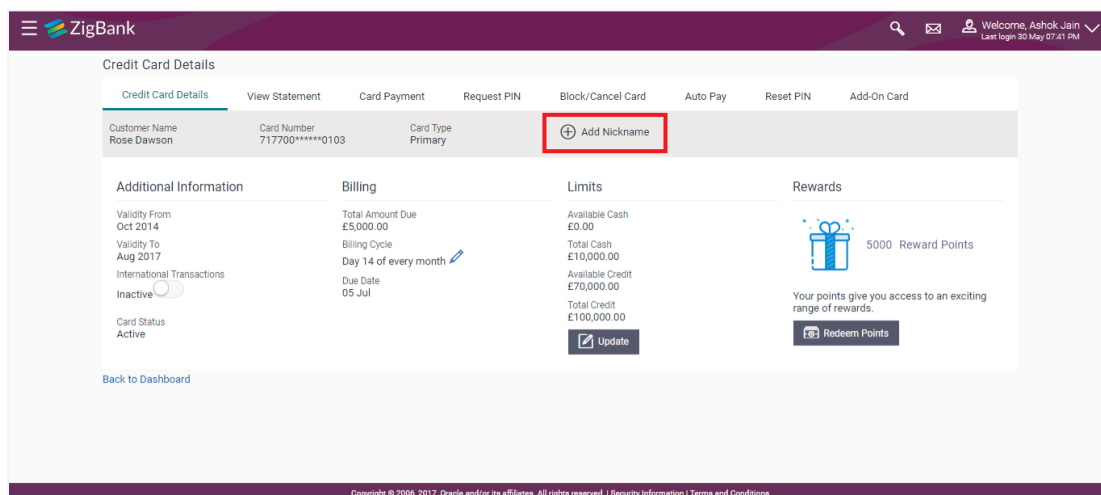
## 14. Account Nickname

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




The screenshot shows the ZigBank 'Credit Card Details' page. At the top, there are navigation tabs: Credit Card Details (selected), View Statement, Card Payment, Request PIN, Block/Cancel Card, Auto Pay, Reset PIN, and Add-On Card. Below the tabs, there's a summary row with fields for Customer Name (Rose Dawson), Card Number (717700\*\*\*\*0103), and Card Type (Primary). The 'Add Nickname' link is highlighted with a red box. Below this, there are four sections: Additional Information (Validity From: Oct 2014, Validity To: Aug 2017, International Transactions: Inactive), Billing (Total Amount Due: £5,000.00, Billing Cycle: Day 14 of every month, Due Date: 05 Jul), Limits (Available Cash: £0.00, Total Cash: £10,000.00, Available Credit: £70,000.00, Total Credit: £100,000.00), and Rewards (5000 Reward Points). There are 'Update' and 'Redeem Points' buttons at the bottom of the Limits and Rewards sections respectively. A 'Back to Dashboard' link is at the bottom left.

### Field Description

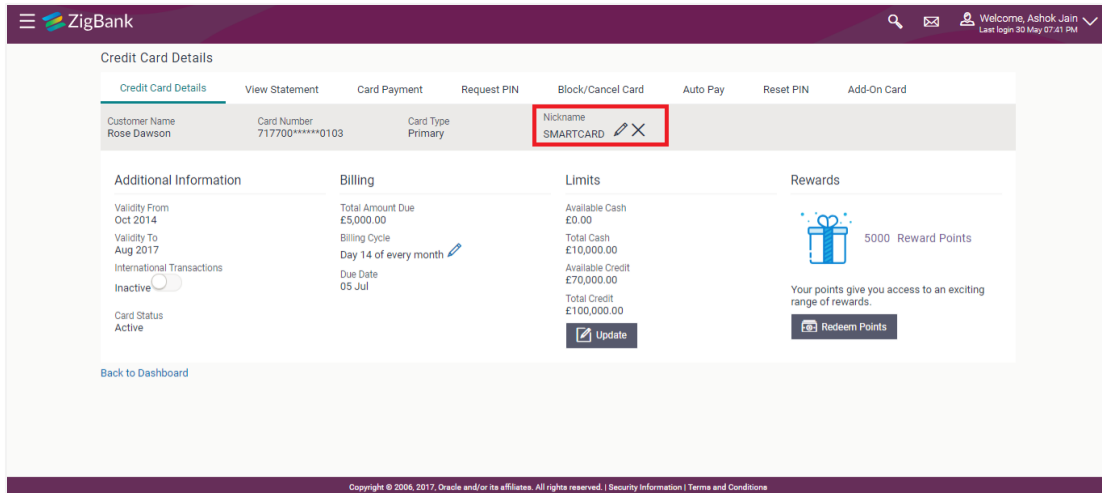
#### Field Name Description



Field Name	Description
<b>Add Nickname</b>	On clicking on the Add Nickname link, a field is displayed in which the user can specify a nickname to be assigned to the account.

3. Click  to save your changes. The specified nickname will be displayed on various transaction screens.

**To edit / delete nickname to account:**

### Add Nickname - Edit/ Delete



4. Click the  link displayed against the nickname in order to modify the nickname. Modify the nickname as required and save your updates.  
OR  
Click the  link to delete the nickname.

## FAQs

### 1. What is the advantage of adding a 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 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.

**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 user.

**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 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.

**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.

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