

Small and Medium Business Credit Cards User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.6.0.0

Part No. F72987-01

April 2025

Small and Medium Business Credit Cards User Manual

April 2025

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1. Preface

1.1 Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

1.2 Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

1.3 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>.

Access to Oracle Support

Oracle customers that have purchased support 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 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

1.5 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.6 Conventions

The following text conventions are used in this document:

Convention	Meaning
------------	---------

boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>Italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.7 Screenshot Disclaimer

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.

1.8 Acronyms and Abbreviations

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

2. Introduction

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.

Features Supported in Application:

The small and medium business 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/Unblock Credit Card
- Cancel Credit Card
- Request for Add-On Card
- View Inactive/Blocked/Cancelled Credit Cards
- Transactions
- View and Redeem Rewards Points
- Raise Dispute against transaction
- Upgrade Credit Card
- Activate Credit Card

Prerequisites

- Transaction access is provided to small and medium business 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.

Note: In application

1) Account searchable drop-down will allow user to search the account number basis on the Account Number, Account Name, Account Currency or Branch Code.

2) Bank can configure the fields to be shown as additional values in the accounts drop-down.

2.1 Overview Widget

The small and medium business dashboard page displays an overview of the customer's holdings with the bank as well as links to various transactions offered to the customer. The **Overview** widget displays the customer's holdings in each account type such as Current and Savings Accounts, Term Deposits, Loans, Credit Cards, and Investments. It is a container and user can scroll from left to right, right to left. On clicking on any account type record, the widget displays details specific to that account type. One such example is that of Credit Cards on summary page. The widget displays information such as the total count of credit cards that the customer holds, the total and minimum amounts due across all credit cards as well as the total available credit limit available across all credit cards.

On the summary page, basic details of individual credit cards are displayed in cards that are displayed in the same manner as that of a physical credit card. Each card displays basic information of the card which comprises of the card number, the card product name, the name of the card holder, total amount dues, available credit limit, current outstanding, card type, Autopay register option, status etc. Each card also has a **More Actions** menu which enables the customer to quickly access related screens.

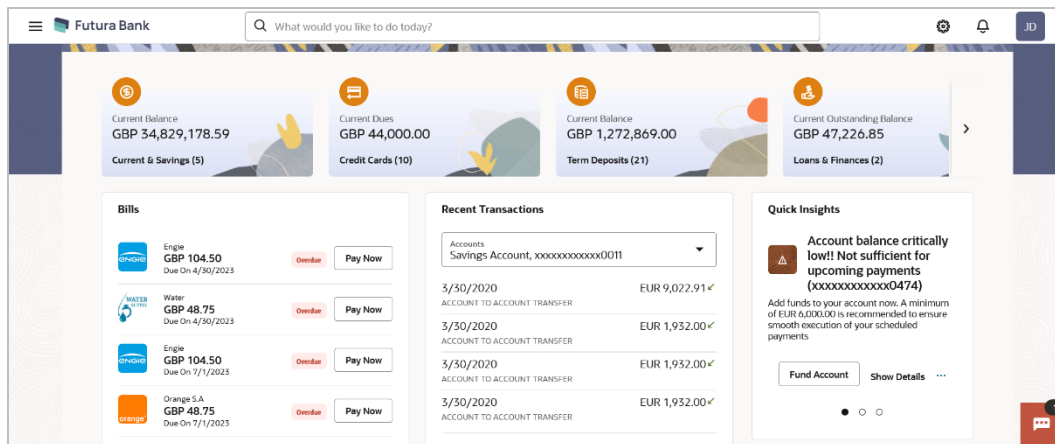
Note:

The **Overview** widget is available on both desktop and mobile (responsive) view.

If the user does not have any credit cards or the empty state screen, then the user is redirected to the origination flow, where they can apply for a new credit card.

How to reach here:

Dashboard > Overview Widget > Credit Cards card



3. Credit Cards List

The credit card list page offers users a comprehensive overview of all their credit cards held with the bank. Additional features include the ability to manage credit cards, block or unblock a card, apply for a new credit card, and view inactive cards.

All active credit cards associated with the user, including any add-on cards linked to the primary card, are displayed in a card format. Additionally, details such as the card number, cardholder name, card type, expiry date, and CVV are provided. Click on a specific card to view more detailed information about each card.

Note:

- 1) If the user does not have any credit cards or the empty state screen, then the user is redirected to the origination flow, where they can apply for a new credit card.
 - 2) The Card images vary based on the type of card product and the card network provider.
 - 3) The left swipe and Long Press gesture is implemented on mobile and tablets devices.
Long press gesture - Users can now press and hold down on a screen for an extended duration, which displays additional options or actions. This feature is available on Account Listing, which triggers Spends, Statement History, Block functionalities.
-

You can also perform the following actions on each of credit card:

- Credit Card Details
- Transactions
- Card Payment
- Request PIN
- Block / Unblock Card
- Add-On Card
- Auto Pay
- Reset PIN
- Cancel Card

How to reach here:

Dashboard > Overview widget > click on the Credit Cards card

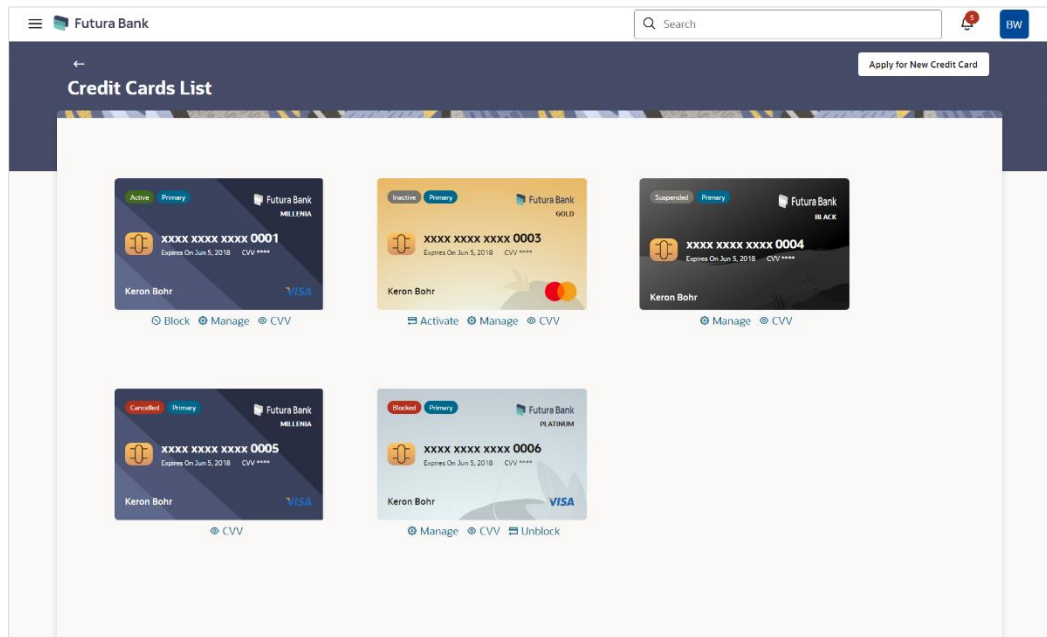
OR

Dashboard > Toggle Menu > Menu > Cards > Credit Cards

OR

Search bar > Credit Cards

Credit Cards List



Field Description

Field Name	Description
Card Status	Displays the current status of the card. The possible values are: • Active • Inactive • Blocked • Suspended • Cancelled
Card Type	Displays the card type as primary card or Add-on card.
Name of Bank	Displays the name of the bank that has issued the card.
Card Product	Displays the credit card product name.
Card Number	Displays the credit card number in masked format.
Expires On	Displays the date on which card will expired shown in MMMDD,YYYY format.

Field Name	Description
CVV	Displays the CVV number in encrypted form on the card. Click on the  CVV link to unhide the CVV number. The Card Verification Value number (CVV) is the 3 digit number printed on the reverse of most credit cards.
Card Holder Name	Displays the card holders name as embossed on the card.
Actions	Displays the card related actions based on the card status. Following are the card related actions can be performed based on the card status: • Manage • Block • Unblock • CVV • Activate • Add On (Count of Add On cards) Note: On clicking each option, the user is re-directed to the respective screen.
• Click on the Apply for New Credit Card button to apply for new credit card. The system redirects to the Product Offerings section of the bank portal page. OR Click on Debit Cards tab available on footer of the Credit Cards listing page to access the debit cards listing page.	

3.1 Activate Card

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 > Overview widget > click on the Credit Cards card > Credit Card List > click on the **Activate** link*

OR

*Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Credit Card List > click on the **Activate** link*

OR

*Search bar > Credit Cards > click on the **Activate** link*

To activate a deactivated card:

1. Navigate to the screen.
2. Click on the **Activate** button for the inactive card that needs to be activated. The **Activate Card** screen will appear.
3. From the **Credit Card Number** drop-down list, select credit **card** number whose billing date you wish to change.

Activate Card

The screenshot displays the 'Activate My Card' interface within the Futura Bank application. At the top, the header includes the Futura Bank logo, a search bar, and a user profile icon labeled 'JB'. The main title of the screen is 'Activate My Card' followed by a dropdown menu showing 'XXXXXXXXXXXX0006'. Below this, there is a card image for a Visa Platinum card with the name 'John Snow'. The card details include the number 'XXXX XXXX XXXX 0006', the expiration date 'Expires On Jun 5, 2018', and the CVV '***'. A warning icon and a message prompt the user to specify the reason for activation. A dropdown menu for 'Reason' is currently set to 'New', and a text field for 'Comment' contains the text 'activate the card'. At the bottom of the screen, there are buttons for 'Debit Cards' and 'Credit Cards'. The top right corner of the screen features a 'Cancel' button and a 'Submit' button.

Field Description

Field Name	Description
Reason	The user is required to specify the reason for which the card is being activated. The options are: • New • Deactivated
Comments	The user can define any additional specifications as to the reason for which the card is being activated. This field is optional.

4. From the **Reason** list, select appropriate reason for card activation.
5. In the **Comments** field, enter the comment for the card activation.
6. Click **Submit** to activate the card.
OR
Click **Cancel** to cancel the transaction.
7. The **Confirmation** popup appears, asking you to confirm the activation of the card.
 - a. Click **Confirm** to activate the card.
OR
Click **Cancel** to cancel the transaction.
8. The success message appears, along with the service request number.
9. Click **Transaction Details** to view the details of the transaction in read mode.
OR
Click **Card Details** to navigate to the **Credit Card Details** page of that card
OR
Click on the **Credit Cards** redirects to Credit Card List page.
OR
Click on the **Go to Dashboard** to navigate back to Dashboard page.

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 widget.

The credit card details screen displays key information related to a credit card across multiple widgets, such as:

- **Relationship Credit Card:** Allows actions to be performed on the card.
- **Card Details:** Provides detailed information about the card itself.
- **Billed Transaction Tab:** Displays all billed transactions. Click on the **Show All Transactions** to view all the billed transactions.
- **Unbilled Transaction Tab:** Displays the transactions that have not yet been billed.
- **Payment History:** Displays the list of historical transactions performed on my credit card.
- **EMI widget:** Provides details on equated monthly installments.
- **Add On Cards:** Displays the list of add-on cards linked to the primary credit card.
- **Pre-qualified Offer:** Displays personalized offers for the user.
- **Spend Analysis:** Offers insights into the user's spending patterns.
- **Manage Card:** Allows to perform card related transaction
- **Statement History:** Displays the debit and credit entries along with each transaction amount and reference details
- **Rewards:** Displays the rewards accumulated on the credit card.
- **Upgrade Your Card Now:** existing credit card upgraded to avail better benefits and facilities

It shows the list of add-on cards associated with the main credit card. Each add-on card should feature the holder's initials as an avatar. When the avatar is clicked, the user will be taken to the details of the add-on card. Additionally, users have the option to add a new add-on member.

This option also displays the **Total Outstanding** amount and the **Available Limit** on the card, along with a link to download the statement. The user can select the desired relationship card from a drop-down list located in the header, and the application will then display the corresponding details for that card.

The **Spend** widget offers insights into the user's spending patterns. It displays a holistic view of the overall spends across 1,2, and 3months. It visualizes spending patterns through a donut chart, categorizing expenditures associated with the card. For more information refer **My Spend** section.

How to reach here:

Dashboard > Overview widget > Credit Cards card > Credit Card List > Click on the Credit Card
OR

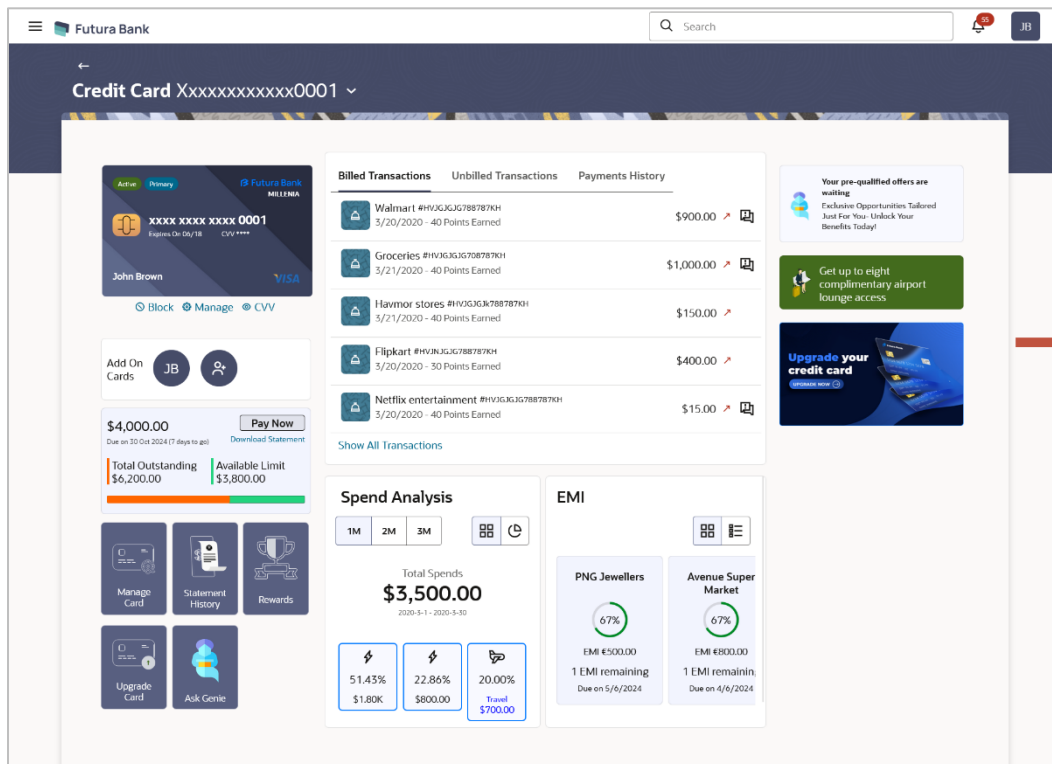
Search bar > Credit Cards –Cards Details
OR

Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Credit Card List > Click on the Credit Card

To view the credit card details:

1. Navigate to the **Credit Cards List** screen.
2. Click on the active card to view the details of the respective card.
The details of the selected credit card appear on the **Credit Card Details** screen.

Credit Card Details



Credit Card Details – Unbilled Transaction tab

Billed Transactions	Unbilled Transactions	Payments History
	Netflix entertainment #HVJGJG788787KH 3/20/2020 - 40 Points Earned \$150.00	
	Amazon #HVJGJG708787KH 3/21/2020 - 40 Points Earned \$200.00	
	Walmart store #HVJGJG788787KH 3/21/2020 - 40 Points Earned \$500.00	
	Flipkart #HVJGJG788787KH 3/20/2020 - 30 Points Earned \$100.00	
	Netflix entertainment #HVJGJG788787KH 3/20/2020 - 40 Points Earned \$120.00	
Show All Transactions		

Credit Card Details – Payment History tab

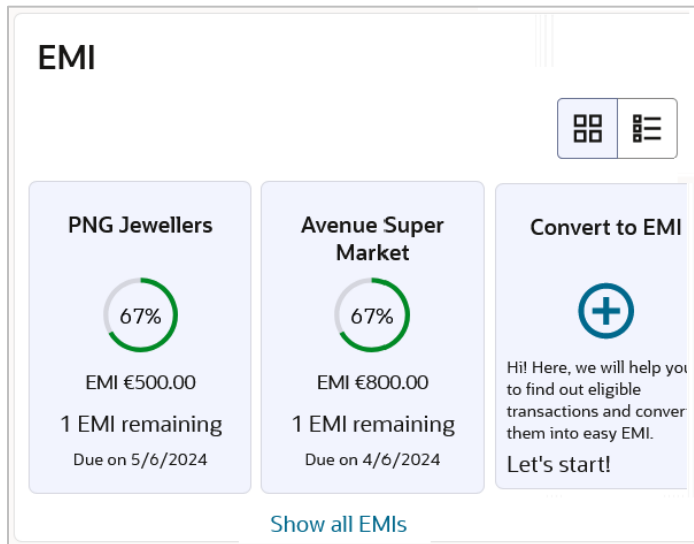
Billed Transactions

Unbilled Transactions

Payments History

</

Credit Card Details – EMI widget



Field Description

Field Name	Description
Card Status	Displays the current status of the card. The possible values are: • Active • Inactive • Blocked • Suspended • Cancelled
Card Type	Displays the card type as primary card or Add-on card.
Name of Bank	Displays the name of the bank that has issued the card.
Card Product	Displays the credit card product name.
Card Number	Displays the credit card number in masked format.
Expires On	Displays the date on which card will expired shown in MMMDD,YYYY format.

Field Name	Description
CVV	Displays the CVV number in encrypted form on the card. Click on the  CVV link to unhide the CVV number. The Card Verification Value number (CVV) is the 3 digit number printed on the reverse of most credit cards.
Card Holder Name	Displays the card holders name as embossed on the card.
Add on Cards	Displays the additional cards associated with the main credit card. Below are the details shown in this section.
Image/Avatar for each Addon card	If there is no image for the add-on card, it will show the holder's initials as an avatar. Click on the avatar, the user is re-directed to Add-on Card Details page.
Add a new add-on member	Click the option to add a new add-on member.
Actions	Displays the card related actions based on the card status. Following are the card related actions can be performed based on the card status: • Manage • Block • Unblock • CVV • Activate • Add On (Count of Add On cards) Note: On clicking each option, the user is re-directed to the respective screen.
Current Outstanding Amount	Displays the total current outstanding amount due on credit card.
Pay Now	Click on the link to make payment towards the credit card bill.
Due Date	The date before which either minimum due or full payment is to be done. This information is shown in case of a primary card.
Total Outstanding	Displays the total current outstanding amount to be paid.

Field Name	Description
Available Limit	Displays the total cash or credit limit available on the user's card.
Download Statement	Click on the link to download the statement in password protected pdf format.
Billed Transactions tab	
This tab displays the billed transactions	
Merchant Photo	Displays the merchant's logo, if uploaded, against merchant name.
Merchant Name	Displays the name of the merchant.
Reference Number	Displays the transaction reference number of the transaction.
Date	Displays the date on which the transaction took place.
Reward Point Earned	Displays the rewards points earned on the transaction.
Amount	Displays the transaction amount along with the currency.
Transaction Type	The type of transaction performed, i.e. if it was a debit or credit transaction. The options are: •  icon- debit only transaction •  icon – credit only transaction
Convert to EMI	Click on the link to convert the transaction amount into an EMI option, allowing you to pay the amount in small installments. Note: The EMI option is shown only for larger amounts.
Raise Dispute icon	Click on the  icon to Initiate a dispute for unauthorized charges, fraudulent or duplicate transactions.
Show All Transactions	Click on the Show All Transactions link to view all the billed transactions.
Unbilled Transaction Tab	
This tab displays the unbilled transactions	
Biller Photo	Displays the biller's logo, if uploaded, against biller name.
Biller Name	Displays the name of the biller.

Field Name	Description
Reference Number	Displays the transaction reference number of the transaction.
Date	Displays the date on which the transaction took place.
Reward Point Earned	Displays the rewards points earned on the transaction.
Amount	Displays the transaction amount along with the currency.
Transaction Type	The type of transaction performed, i.e. if it was a debit or credit transaction. The options are: •  icon- debit only transaction •  icon – credit only transaction
Convert to EMI	Click on link to convert the transaction amount into an EMI option, allowing you to pay the amount in small installments. Note: Convert to EMI option is displayed only in case of the higher amount
Raise Dispute icon	Click on the  icon to Initiate a dispute for unauthorized charges, fraudulent or duplicate transactions.
Show All Transactions	Click on the Show All Transactions link to view all the billed transactions.
Payment History	
This tab displays the list of historical transactions performed on my credit card.	
 Card view	In the  card view, the transactions are listed in card format.
 List View	In the  list view, the transactions are listed in tabular form.
Show All Transactions	Click the link to see all the EMIs related to transactions made with the credit card. This shows the details of each transaction that has EMIs established.
EMI widget	
This widget displays the cards for existing transactions that have been converted to EMI.	
Name of the Biller	Displays the name of the biller to whom payment has be done.

Field Name	Description
EMI Installment Paid (%)	This displays the EMI installments paid in a percentage, shown in the form of a donut chart for a clear visual representation
Convert to EMI	Click on the  icon to convert the transaction amount into an EMI option, allowing you to pay the amount in small installments.
Show all EMIs	Click on the link to view all the EMIs associated with the transactions made using the credit card. This includes details of every transaction for which EMIs have been set.
Spend Analysis	
This widget displays the spending analysis of the customer. The user can view the total expenditure incurred during the past 1/2/3 months.	
Total Spends	Displays the total amount spent in percentage as well as in amount for the selected duration and account/card. It also shows the percentage change in spending compared to the previous month, with Blue indicating an increase and Red indicating a decrease.
Spends Tenure	Specify the duration to view the spend analysis based on it. The options are: • 1M • 2M • 3M
Percentage Utilised for category	Displays the spend utilised for a category in percentage.
Name of the Category	Displays the spend category. Note: The spend category is fetched from the credit card host.
Amount Utilized for category	Displays the spend utilised for a category in amount along with the currency.

- Click **Pay Now** to make payments towards his credit card. Refer **Card Payment** section.
OR



Click the icon to add a new add-on member. This allows the primary cardholder to include an additional cardholder by entering the necessary details. For more information, refer **Apply for Add-On Card** section.

OR

Click on the **Manage Card** card to perform card related transaction. Refer **Manage My Card** section.

OR

Click on the **Statement History** card to view /download the pre-generated statements for the selected period. Refer **Pre-Generated Statement** section.

OR

Click on **Rewards** card to view the rewards accumulated on the credit card. Refer **My Rewards** section.

OR

Click on Pre-qualified offer card to apply for the offer.

OR

Click on **Upgrade your credit card** widget to upgrade the credit card.

4.1 Redeem Reward Points

Using this option, the user can view and redeem reward points accumulated on the credit card. It provides transaction-wise reward points earned, along with detailed information such as:

- Transaction Date: The date the transaction occurred.
- Transaction Place: The merchant or location where the transaction took place.
- Reference Number: A unique identifier for the transaction.
- Points Earned: The reward points earned from the specific transaction.

Additionally, the following reward point details are displayed:

- Current Balance Points: The reward points available for the current month.
- Earned Points: The total reward points accumulated to date.
- Redeemed Points: The total reward points used to date.
- Monthly Expiring Points: The reward points set to expire in the current month.

How to reach here:

*Dashboard > Overview widget > Credit Cards card > Credit Card List > Click on the Credit Card > Credit Card Details > Click on the **Rewards** card*

OR

*Search bar > Credit Cards –Cards Details > Click on the **Rewards** card*

OR

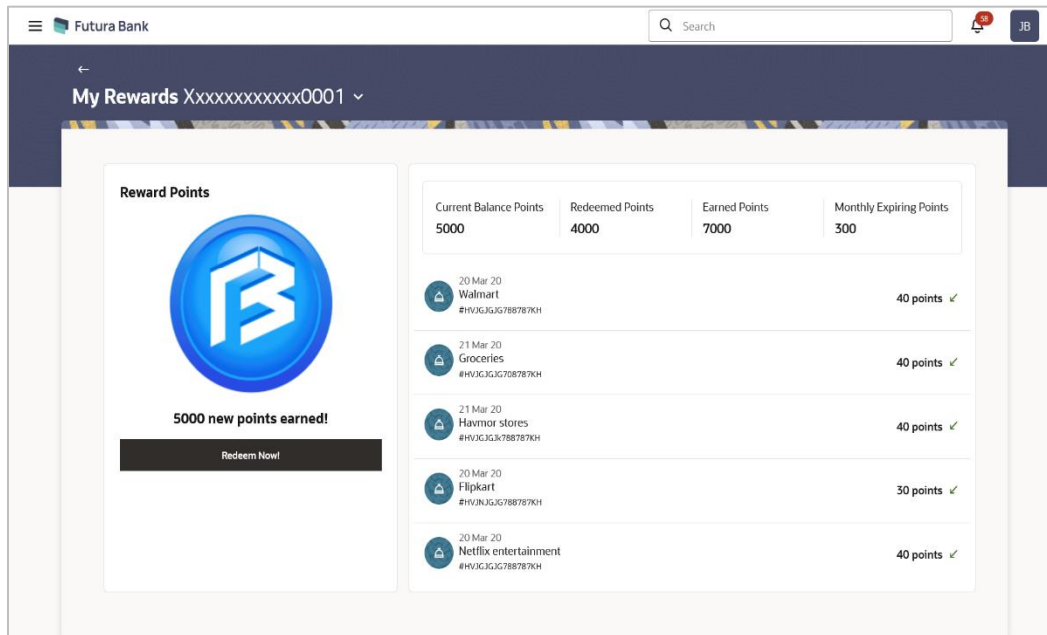
*Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Credit Card List > Click on the Credit Card > Credit Card Details > Click on the **Rewards** card*

To redeem reward point of a credit card:

1. Navigate to the **Credit Cards** screen.

2. From the **Card Number** list, select the credit card whose reward to be redeemed.
3. Click on the **Reward** card. The **My Rewards** screen appears.

My Rewards



4. Click **Redeem Now** to redeem the reward points. This action will redirect the user to the Online Redemption portal. The user will be taken to a third-party screen where they can view and redeem their reward points.

4.2 Card Payment

This option allows the user to make payments towards their credit card bills. The user can choose the amount to pay, including options for the minimum due, total outstanding amount, or a custom specified amount. They can decide to pay the minimum due, the full outstanding balance, or enter a custom amount for their credit card payment.

All of the user's linked current and savings accounts will be available for selection as the source of the payment. After selecting a source account, the available balance of that account will be displayed, helping the user to better manage their funds before making the payment.

How to reach here:

*Dashboard > Overview widget > Credit Cards card > Credit Card List > Click on the Credit Card > Credit Card Details > Click on the **Pay Now** link*

OR

Search bar > Credit Cards –Card Payment

OR

*Search bar > Credit Cards –Cards Details > Click on the **Pay Now** link*

OR

*Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Credit Card List > Click on the Credit Card Credit Card Details > Click on the **Pay Now** link*

To make credit card payment:

1. Navigate to the screen.
2. From the **Card Number** list, select the credit card for which payment is to be made.
3. Click on the Pay Now link to make payment due on credit card. The **Card Payment** appears.

Card Payment

The screenshot shows a web interface for 'Futura Bank'. At the top, there's a navigation bar with the bank's logo and a search bar. Below this, a dark blue header contains the text 'Card Payment XXXXXXXXXXXX0004'. The main content area is white and features three tabs for selecting the payment amount: 'Total Outstanding £8,000.00', 'Minimum Payable Amount £600.00', and 'Specific Amount Specify Amount (?)'. Below these tabs, a message states 'Due on 5 Jun 2017 (7 days to go)'. A red chat icon is visible in the bottom right corner of the interface.

Field Description

Field Name	Description
Card Number	Select the Credit Card for which payment is to be made.
Amount to Pay	Select an option from what is provided as options to make credit card payments. The options are: • Total Outstanding: This option can be selected if the user wishes to pay the total amount outstanding on the card payment. • Minimum Payable Amount: The user can select this option to pay the minimum amount due towards the card payment. • Specify Amount : The user can select this option in order to specify a certain amount to be paid towards the card payment.
Due Date	The date before which either minimum due or full payment is to be done. This information is shown in case of a primary card.

4. Click on the desired tab—**Total Outstanding, Minimum Payable Amount, or Specific Amount** to choose the amount you wish to pay towards your credit card bill.

Card Payment (Total Outstanding, Minimum Payable Amount)

The screenshot shows the Futura Bank mobile app interface for a card payment. At the top, there's a header with the Futura Bank logo, a search bar, and a user profile icon labeled 'BW'. Below the header, the title 'Card Payment XXXXXXXXXXXX0004' is displayed with a dropdown arrow. A 'Pay Now' button is in the top right corner. The main content area has three tabs: 'Total Outstanding' (selected), 'Minimum Payable Amount', and 'Specific Amount (Specify Amount ?)'. The 'Total Outstanding' tab shows a value of £8,000.00. The 'Minimum Payable Amount' tab shows a value of £600.00. Below the tabs is a 'Pay By' section with two radio buttons. The first radio button is selected and points to a card icon. Below it, the text reads 'Futura Bank Savings Account', 'XXXX-0020 | Brandon Wilson', and 'Balance: £24,035.80'. The second radio button is unselected and points to a card icon. Below it, the text reads 'Futura Bank Savings Account', 'XXXX-0018 | Brandon Wilson', and 'Balance: €190,000.00'. At the bottom, there's an 'Other Payment Method' option with a card icon.

Card Payment (Specific Amount)

The screenshot shows the Futura Bank mobile app interface for a card payment. At the top, there's a header with the Futura Bank logo, a search bar, and a user profile icon labeled 'BW'. Below the header, the title 'Card Payment XXXXXXXXXXXX0004' is displayed with a dropdown arrow. A 'Pay Now' button is in the top right corner. The main content area has three tabs: 'Total Outstanding', 'Minimum Payable Amount', and 'Specific Amount (Specify Amount ?)'. The 'Specific Amount' tab is selected. Above the tabs, there's an 'Amount' field with the value '£2,000.00'. The 'Total Outstanding' tab shows a value of £8,000.00. The 'Minimum Payable Amount' tab shows a value of £600.00. Below the tabs is a 'Pay By' section with two radio buttons. The first radio button is selected and points to a card icon. Below it, the text reads 'Futura Bank Savings Account', 'XXXX-0020 | Brandon Wilson', and 'Balance: £24,035.80'. The second radio button is unselected and points to a card icon. Below it, the text reads 'Futura Bank Savings Account', 'XXXX-0018 | Brandon Wilson', and 'Balance: €190,000.00'. At the bottom, there's an 'Other Payment Method' option with a card icon.

Field Description

Field Name	Description
Amount	Specific amount to be paid towards credit card bill payment. This field is enabled if the user click on the Specific Amount tab.
Source Account	The user's current and savings accounts from which funds can be transferred for bill payment are listed.

Field Name	Description
Balance	The account balance amount (with currency) of the current or savings account selected as source account.

- b. If you click on the **Specific Amount** tab:
 - i. In the **Amount** field, enter the amount to be paid.
 - ii. From the **Source Account** list, select the appropriate account number.
OR
Click on the **Other Payment Method** option if you wish to pay your credit card bill using a Debit Card, Bank Transfer, Wallet, or UPI payment.
- c. If you select the **Minimum Payable Amount** or **Total Outstanding** options in **Amount to Pay** field:
The respective amount that has to paid for bill payment appears.
 - i. From the **Source Account** list, select the account number from which payment is to be made.
OR
Click on the **Other Payment Method** option if you wish to pay your credit card bill using a Debit Card, Bank Transfer, Wallet, or UPI payment.

5. To initiate the card payment, click **Pay Now**.
6. 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.
7. The success message appears, along with the transaction reference number.
8. Click on the **Credit Cards** redirects to Credit Card List page.
OR
Click **Transaction Details** to view the details of the transaction in read mode.
OR
Click **Card Details** to navigate to the **Credit Card Details** page of that card.
OR
Click on the **Transactions** to view the transactions initiated by the card.
OR
Click on the **Go to Dashboard** to navigate back to Dashboard page.

4.3 Convert to EMI

This option allows the user to break up a credit card bill into smaller, more manageable monthly payments.

Using the **Manage Columns** feature, bank can configure and enable customizable UI display/download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen.

By clicking on **Manage Columns** option available on the screen, user can

- Rearrange columns
- Remove specific columns.

Note:

- 1) The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
- 2) The column preferences setup by the user will be saved for future reference i.e. in case the user revisits this screen, the preferred columns will only be displayed in the table.

How to reach here:

Dashboard > Overview widget > Credit Cards card > Credit Card List > Click on the Credit Card > Credit Card Details > EMI widget > Convert to EMI

OR

Search bar > Credit Cards –Cards Details > EMI widget > Convert to EMI

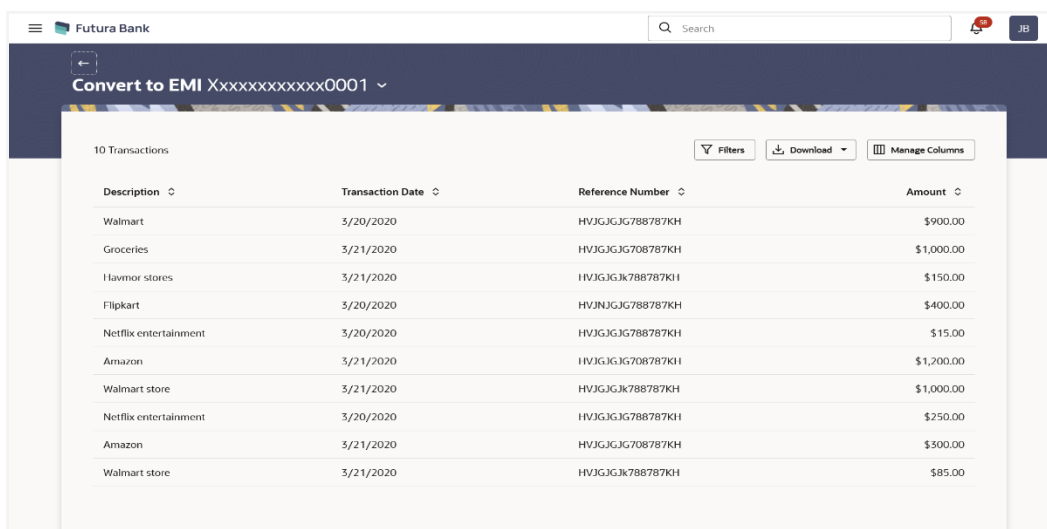
OR

Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Credit Card List > Click on the Credit Card > Credit Card Details > EMI widget > Convert to EMI

To convert credit card bill into EMI:

1. Navigate to the screen.
2. From the **Card Number** list, select the desired debit card to be upgrade.
3. Click on the **Convert to EMI**. The **Convert to EMI** screen appears.

Convert to EMI



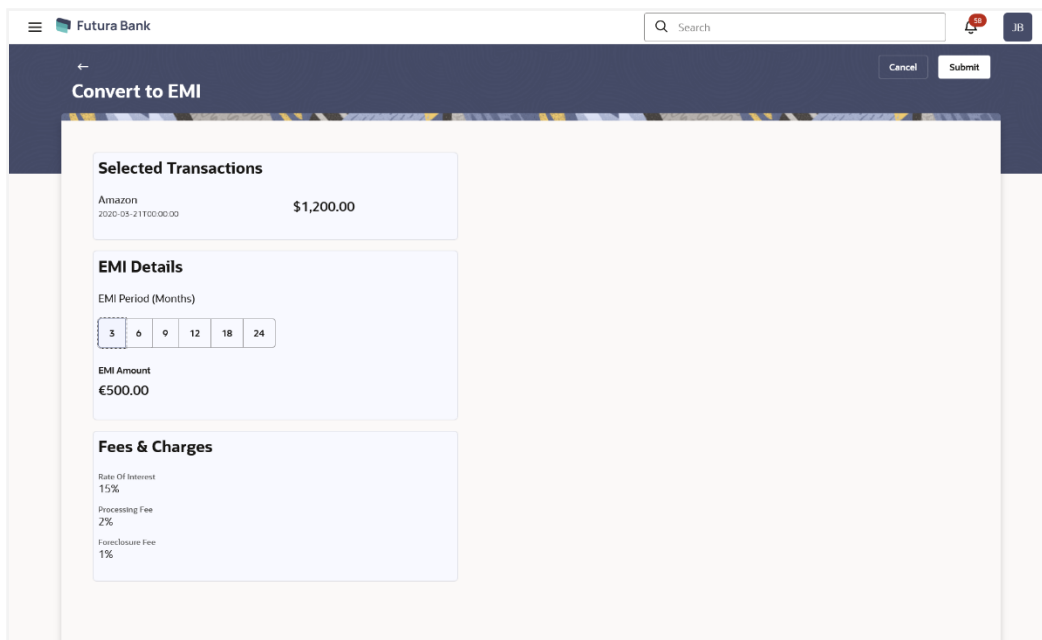
Description	Transaction Date	Reference Number	Amount
Walmart	3/20/2020	HVJGJGJG788787KH	\$900.00
Groceries	3/21/2020	HVJGJGJG708787KH	\$1,000.00
Havmor stores	3/21/2020	HVJGJGJG788787KH	\$150.00
Flipkart	3/20/2020	HVJGJGJG788787KH	\$400.00
Netflix entertainment	3/20/2020	HVJGJGJG788787KH	\$15.00
Amazon	3/21/2020	HVJGJGJG708787KH	\$1,200.00
Walmart store	3/21/2020	HVJGJGJG788787KH	\$1,000.00
Netflix entertainment	3/20/2020	HVJGJGJG788787KH	\$250.00
Amazon	3/21/2020	HVJGJGJG708787KH	\$300.00
Walmart store	3/21/2020	HVJGJGJG788787KH	\$85.00

Field Description

Field Name	Description
Number of Transactions	Displays the count of the transactions.
Description	Displays the merchant or location where the transaction Occurred.
Transaction Date	Displays the date the transaction occurred.
Reference Number	Displays a unique identifier for the transaction.
Amount	Displays the transaction amount.

- Click  **Filter** to change filter criteria. The **Filter** overlay screen appears. Based on the defined criteria you can view transactions.
OR
Click on the  **Download** to download the records in CSV & PDF format.
OR
Click on the  **Manage Columns** to setup a column preferences by rearranging or removing columns.
- Click on the transaction which you wish to convert into a emit. The **Convert to EMI** screen appears.

Convert to EMI



The screenshot displays the 'Convert to EMI' interface within the Futura Bank application. The interface features a dark blue header with the bank's logo, a search bar, and a user profile icon. Below the header, a modal window is open, showing the details of a transaction selected for conversion. The modal is divided into three sections: 'Selected Transactions' (Amazon, \$1,200.00), 'EMI Details' (EMI Period: 3 months, EMI Amount: €500.00), and 'Fees & Charges' (Rate of Interest: 15%, Processing Fee: 2%, Foreclosure Fee: 1%). The modal includes 'Cancel' and 'Submit' buttons at the top right.

Field Description

Field Name	Description
Selected Transaction	
Description	Displays the merchant or location where the transaction Occurred.
Transaction Date & Time	Displays the date & time of the transaction occurred.
Amount	Displays the transaction amount.
EMI Details	
EMI Period (Months)	Specify the EMI period in months.
EMI Amount	Displays the EMI amount based on the selected EMI months.
Fees & Charges	
Rate of Interest	Displays the rate of interest applicable for converting the transaction into EMI.
Processing Fee	Displays the processing fee applicable for converting the transaction into EMI.
Foreclosure Fee	Displays the foreclosure fee applicable for converting the transaction into EMI.

9. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
10. The success message appears, along with the transaction reference number.
11. Click **Transaction Details** to view the details of the transaction.
OR
Click **Card Details** to view the card details.
OR
Click on the **View Credit Cards** link to visit Cards summary page.
OR
Click on the **Go To Dashboard** link to navigate back to dashboard page.

4.4 Upgrade Your Card

This option allows the user to upgrade their existing credit card to avail better benefits and facilities.

How to reach here:

*Dashboard > Overview widget > Credit Cards card > Credit Card List > Click on the Credit Card > Credit Card Details > Click on the **Upgrade Your Card** card*

OR

*Search bar > Credit Cards –Cards Details > Click on the **Upgrade Your Card** card*

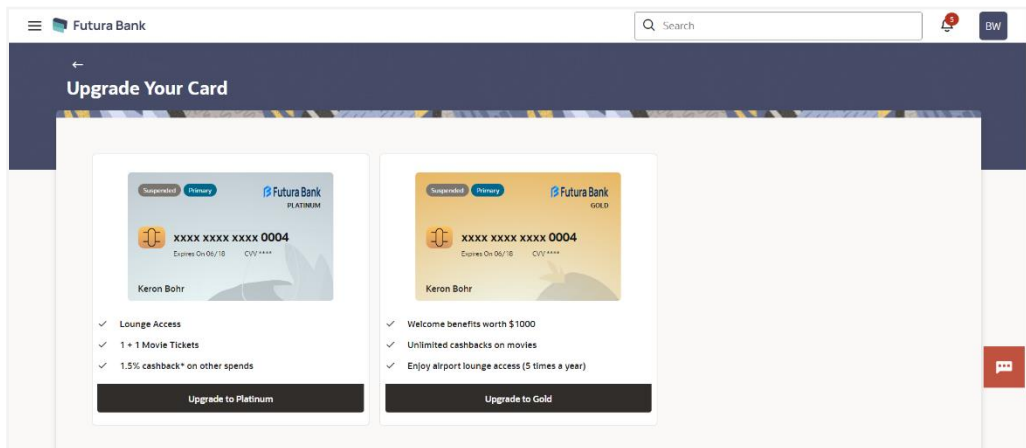
OR

*Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Credit Card List > Click on the Credit Card > Credit Card Details > Click on the **Upgrade Your Card** card*

To upgrade the debit card:

6. Navigate to the screen.
7. From the **Card Number** list, select the desired debit card to be upgrade.
8. Click on the **Upgrade Your Card** card. The **Upgrade Your Card** screen appears.

Upgrade Card



Field Description

Field Name	Description
Card Status	Displays the current status of the card. The possible values are: • Suspended
Card Type	Displays the card type as primary card or Add-on card.
Name of Bank	Displays the name of the bank that has issued the card.
Card Product	Displays the credit card product name.

Card Number	Displays the credit card number in masked format.
Expires On	Displays the date on which card will expired shown in MMMDD,YYYY format.
CVV	Displays 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.
Card Holder Name	Displays the card holders name as embossed on the card.
Features	Displays the features of the credit card.
Upgrade to..	Click on the Upgrade To.... link to select the credit card you wish to upgrade to.

9. Click on the **Upgrade to ...**link to select the credit card you wish to upgrade to.

Upgrade Your Card- New Card Details

Upgrade Your Card

Cancel Submit

Card Preview:

- Card Type: **PLATINUM**
- Card Number: **XXXX XXXX XXXX 0004**
- Expires On: **06/18**
- CVV: *******
- Cardholder Name: **Keron Bohr**

Joining Fee \$0.00	Annual Fee \$72.05
Interest Rate (per month) 3.20%	Card Type PLATINUM

Mailing Address

Deliver to: **Postal Address**

Address:
29 Colmore Rowdy
NESCO
IT PARK
Eng
GB
545442

☐ I agree to the [Terms and Conditions](#)

Field Description

Field Name	Description
Card Status	Displays the current status of the card. The possible values are: • Suspended
Card Type	Displays the card type as primary card or Add-on card.
Name of Bank	Displays the name of the bank that has issued the card.
Card Product	Displays the credit card product name.
Card Number	Displays the credit card number in masked format.
Expires On	Displays the date on which card will expired shown in MMMDD,YYYY format.
CVV	Displays 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.
Card Holder Name	Displays the card holders name as embossed on the card.
Joining Fee	Displays a one-time charge or fee imposed by the bank when you apply for a new credit card.
Annual Fee	Displays the recurring amount to be paid every year to continue using your card and enjoying its benefits.
Interest Rate (per month)	Displays the interest charged on all transactions from the date of the transaction until it is fully paid.
Card Type	The current product name of the card.
Mailing Address	
Deliver to	The customer is required to specify where the new card is to be delivered. The options are: • Postal Address • Residential Address • Branch Near Me

This section appears if you select the **Branch Near Me** option in the **Deliver to** field.

City	The customer can filter branches based on city.
Branch Near Me	The customer can select a branch at which the new card is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch.
I agree to the Terms and Conditions	Link to view the all the information and rules related to card where user need to give consent.

10. From the **Deliver to** list, select the delivery location of choice.
 - a. If you select the **Branch Near Me** option as delivery location,
 - i. From the **City** list, select the city where the branch located.
 - ii. From the **Branch Near Me** list, select a branch at which the new card is to be delivered. The branch address based on selection is displayed.
11. Select the **I agree to the Terms and Conditions** checkbox to give acceptance to upgrade a card.
12. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
13. The **Confirmation** popup appears.
Click **Yes** to proceed.
OR
Click **No** to cancel the transaction.
14. The confirm screen with a message confirming successful submission of the request to upgrade the card appears. The service request number also appears on this screen.
15. Click on the **View Credit Cards** redirects to Credit Card List page.
OR
Click **Transaction Details** to view the details of the transaction in read mode.
OR
Click **Credit Card Details** to navigate to the **Credit Card Details** page of that card.
OR
Click on the **Go to Dashboard** to navigate back to Dashboard page.

5. Manage My Card

The Manage My Card feature offers a user-friendly interface for organizing and monitoring credit card activities effectively. There different tabs are provided to perform the card related transactions.

The following are the actions can be performed through the transaction:

- Primary Settings
 - Billing Date
 - Auto Pay
- Security
 - Reset / Request PIN
 - Raise Dispute
 - Cancel Card
 - Block Card
- Set Limits
- Nickname

Note: The left swipe and Long Press gesture is implemented on mobile and tablets devices.

Swipe gesture - This feature is available on Favourites widget, Recent Payments widget , Incoming and Outgoing Payments Inquiry, Recurring Payments .

Long press gesture - Users can now press and hold down on a screen for an extended duration, which displays additional options or actions. This feature is available on Quick Actions and on payee cards under Manage payees.

How to reach here:

Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Click on the Credit Card

OR

Search Bar >Credit Cards – Manage My Card

OR

*Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Click on the **Manage** link*

5.1 Billing Date

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.

How to reach here:

*Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Click on the **Manage** link of the Credit Card > Manage My Card > Primary Settings tab > Billing Date*

OR

Search Bar >Credit Cards – Change Billing Cycle

OR

Search Bar >Credit Cards – Manage My Card > Primary Settings tab > Billing Date

To view and manage the credit card billing cycle:

1. Navigate to the screen.
2. From the **Credit Card Number** drop-down list, select credit card number whose billing date you wish to change.
3. Click on the **Billing Date** card to set a convenient day for the billing cycle. The **Change Billing Date** screen appears.

Credit Card - Change Billing Date

Field Description

Field Name	Description
Credit Card Number	Select a credit card to change the billing cycle of the same.
Select Day of the Month	Displays the existing billing cycle for the selected card, including the date on which the billing statement is generated. Click on the new date which you wish to set for billing cycle.

4. Click on the desired new billing day you wish to assign for the billing cycle of the selected credit card. The success message of billing date updated appears.

Note: The new bill will be generated on the updated billing date.

5.2 Auto Pay

Missing a credit card payment or not having the 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 has to be paid or whether the total amount due has to be paid or specific amount has 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.

Note: User can deregister from the Auto Pay feature by toggling the active Auto Pay, which is 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 Pay, a review screen will be displayed, followed by a confirmation screen once the user confirms deregistration.

How to reach here:

*Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Click on the **Manage** link of the Credit Card > Manage My Card > Primary Settings tab > Auto Pay*

OR

Search bar > Credit Cards –Auto Pay

OR

Search Bar >Credit Cards – Manage My Card > Primary Settings tab > Auto Pay

To update the Auto Pay instruction for the Credit Card:

1. Navigate to the screen.
2. From the **Select Card** list, select the credit card for which auto pay instructions need to be set/modified.

Auto Pay

Field Description

Field Name	Description
Select Card	Select the credit card for which auto pay instructions are to be set or modified.
Auto Pay	Toggle to register/ de register the Auto Pay facility.

Field Name	Description
Amount to Pay	The user can identify whether the total amount due or the minimum amount due is to be paid every billing cycle. The options are: • Total Due • Minimum Due • Specific Amount Note: In case of Auto payment of credit card using Specific Amount option i.e. specific amount, the small and medium business user will have the facility to set up some specific amount which he/she wants to pay in each cycle irrespective of the minimum due amount or overall due amount.
Source Account	Select the current or savings account number from which the amount is to be debited for credit card bill payment.
Amount	The amount to be auto paid against the credit card bill per billing cycle. This field will be displayed only if the option Specify has been selected in the previous field.

3. Toggle **Auto Pay** to register/ de register the Auto Pay facility.
4. Specify whether the total amount due or the minimum amount due or a specific amount is to be paid per billing cycle.
5. From the **Source Account** list, select the current or savings account number that is to be debited for credit card bill payment per cycle.
6. If you select **Specific Amount** option in the **Amount to Pay** list;
 - b. In the **Amount** field, enter the amount to be auto paid against the credit card bill.
7. Click **Submit** to update the Auto Pay Instruction.
OR
Click **Cancel** to cancel the **Auto Pay Instruction**.
8. 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.
9. The success message appears, along with the service request number.
10. Click **Card Details** to navigate to the **Credit Card Details** page of that card.
OR
Click **Transaction Details** to view the details of the transaction in read mode.
OR
Click on the **View Credit Cards** redirects to Card page.
OR
Click on the **View Transactions** to view the transactions initiated by the card.

OR

Click on the **Go to Dashboard** to navigate back to Dashboard page.

1.

5.3 Reset PIN

A credit card PIN is necessary to authenticate any credit card transaction. Without it, the user cannot make any Point of Sale purchases. This feature allows users to generate a Credit Card PIN at their convenience, anytime they need it.

Note: This feature is available only for active credit cards.

How to reach here:

*Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Click on the **Manage** link of the Credit Card > Manage My Card > Security tab > Reset/Request PIN > Reset PIN*

OR

Search Bar > Credit Cards – Manage My Card > Security tab > Reset/Request PIN > Reset PIN

To generate the credit card PIN:

1. Navigate to the screen.
2. From the **Credit Card Number** drop-down list, select credit card of which PIN is to be reset.
3. Under the **Validate Your Card** section;
 - a. In the **Date of birth** date calendar field, specify the card holder's date of birth.
 - b. From the **Expiry Month** list, specify the card expiry month.
 - c. From the **Expiry Year** list, specify the card expiry year.
 - d. In the **CVV Number** field, enter the numeric digit code printed on the back of the card.

Reset PIN- Card Details

The screenshot displays the Futura Bank web interface for resetting a credit card PIN. At the top, there's a search bar and a user profile icon. Below the navigation bar, the page title is 'Reset/Request PIN CC, XXXXXXXXXXXX0001'. The main content area is titled 'Validate Your Card' and contains four input fields: 'Date of birth' (with a calendar icon and the value 1/1/1990), 'Expiry Month' (a dropdown menu showing 6), 'Expiry Year' (a dropdown menu showing 30), and 'CVV Number' (with three asterisks). To the right of these fields are 'Cancel' and 'Validate' buttons. At the bottom, there's a navigation bar with 'Debit Cards' and 'Credit Cards' tabs.

Field Description

Field Name	Description
Card Number	Select the card.
Date Of birth	Specify the date of birth of the card holder. It is used to verify the identity of the card holder.
Expiry Month	Specify the expiry month of the credit card.
Expiry Year	Specify the expiry year of the credit card.
CVV Number	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.

4. Click **Validate**. The entered card details are verified, and the **Reset PIN** section appears along with the successful message of validation.
OR
Click **Cancel** to cancel the transaction.

NEW PIN Details

The screenshot displays the 'Reset/Request PIN' page for Futura Bank. The page title is 'Reset/Request PIN CC, XXXXXXXXXXXX0001'. The 'Validate Your Card' section contains the following fields: 'Date of birth' (1/1/1990), 'Expiry Month' (6), 'Expiry Year' (30), and 'CVV Number' (***). A green checkmark and the text 'Card Validated Successfully' are shown below the CVV field. At the bottom, there are two fields for 'Enter New PIN' and 'Re-enter New PIN', both with four asterisks indicating masked input. The interface includes a search bar, a 'Cancel' button, and 'Submit' and 'Validate' buttons.

Field Description

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

5. In **Enter New PIN** and **Re-enter New PIN** fields, enter the new PIN as per your choice respectively.
6. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
7. The **Confirmation** popup appears.
Click **Yes** to proceed.
OR
Click **No** to cancel the transaction.
8. The success message appears, along with the transaction reference number.
9. Click **Transaction Details** to view the details of the transaction.
OR
Click **Card Details** to view the card details.
OR
Click on the **View Credit Cards** link to visit Cards summary page.
OR
Click on the **Go To Dashboard** link to navigate back to dashboard page.

5.4 Request PIN

The Request PIN feature allows users to request a new PIN for their credit card. The application supports new PIN requests for both primary and Add-On cards..

When applying for a new PIN request, the user can specify the delivery location. The user can choose to have the PIN delivered to their residence, postal address, or even select a branch for PIN delivery.

How to reach here:

*Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Click on the **Manage** link of the Credit Card > Manage My Card > Security tab > Reset/Request PIN > Request PIN*

OR

Search Bar >Credit Cards – Manage My Card > Security tab > Reset/Request PIN > Request PIN

To request for a Credit Card PIN:

1. Navigate to the screen.
2. From the **Card Number** list, select the credit card for which a new PIN is required.

Request PIN

Field Description

Field Name	Description
Card Number	Select the credit card for which a new PIN is required.
Deliver to	The customer is required to specify where the new card is to be delivered. The options are: • Postal Address • Residential Address • Branch Near Me

Field Name	Description
The following fields will be enabled if the Branch Near Me option in the Deliver to 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 PIN has to be delivered.
Address	The address of the branch selected is displayed on the screen.

3. In the **Deliver to** field, select the option of choice.
 - a. 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.
4. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
5. The **Confirmation** popup appears.
Click **Confirm** to proceed.
OR
Click **Cancel** to cancel the transaction.
6. The success message appears, along with the transaction reference number.
7. Click **Transaction Details** to view the details of the transaction.
OR
Click **Card Details** to view the card details.
OR
Click on the **View Credit Cards** link to visit Cards summary page.
OR
Click on the **Go To Dashboard** link to navigate back to dashboard page.

5.5 Raise Dispute

The user can initiate a dispute for any unauthorized transaction. Disputes can be raised for the following reasons:

- Fraudulent Transaction
- Duplicate Transaction
- Incorrect Amount Charged
- Goods or Services not received
- Refund Not Processed
- Cancelled Transaction
- Paid by Other Means
- Processing Error

- Other

How to reach here:

Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Click on the **Manage** link of the Credit Card > Manage My Card > Security tab > Raise Dispute

OR

Search Bar > Credit Cards – Manage My Card > Security tab > Raise Dispute

To raise the dispute for a Credit Card transaction:

1. Navigate to the screen.
2. From the **Card Number** list, select the credit card for which you wish to raise request.
3. Click on the **Raise Dispute** card. The **Transactions** screen appears.
4. The system prompts the you to select the transaction for which you wish to raise a dispute.

Raise Dispute- Select Transaction

Transactions				
54 Record(s)				
Please select a transaction to raise dispute				
	Netflix entertainment	2020-03-20T00:00:00	HVJGJGJG788787KH	\$17,250.00
	Amazon	2020-03-21T00:00:00	HVJGJGJG708787KH	\$145,000.00
	Walmart store	2020-03-21T00:00:00	HVJGJGJG788787KH	\$395,000.00
	Flipkart	2020-03-20T00:00:00	HVJNJJGJG788787KH	\$49,000.00
	ZARA Store	2020-03-21T00:00:00	HVJJJJGJG788787KH	\$273,200.00
	FRANZ CARL WEBER	2020-03-21T00:00:00	HVJGJGJG788747KH	\$22,500.00
	COOP SUPERMARKET	2020-03-21T00:00:00	HVJGPGJG788787KH	\$292,300.00
	BIGBASKET, BANGALORE, IN	2020-03-21T00:00:00	HVJGJGJG788287KH	\$145,000.00
	RADHIKA STEEL HOME AAPLIA PUNE IN	2020-03-20T00:00:00	HVPGJGJG788787KH	\$439,500.00
	Netflix entertainment	2020-03-20T00:00:00	HVJGJGJG788787KH	\$17,250.00
	Amazon	2020-03-21T00:00:00	HVJGJGJG708787KH	\$145,000.00
	Walmart store	2020-03-21T00:00:00	HVJGJGJG788787KH	\$395,000.00

Field Description

Field Name	Description
Merchant Photo	Displays the merchant's logo, if uploaded, against merchant name.
Merchant Name	Displays the name of the merchant.

Field Name	Description
Date & Time of Transaction	Displays the date and time on which the transaction took place.
Transaction Reference Number	Displays the transaction reference number.
Amount	The transaction amount along with the currency.

- Click on the transaction for which you wish to raise a dispute. The **Raise Dispute** screen appears.

Raise Dispute

The screenshot shows the 'Raise Dispute' interface within the Futura Bank app. At the top, there's a navigation bar with the Futura Bank logo, a search bar, and notification icons. Below this, the 'Raise Dispute' title is centered. A warning icon and text prompt the user to challenge a payment. The form contains the following details:

- Merchant Name:** Amazon
- Amount:** \$145,000.00
- Date:** 3/21/2020, 12:00 AM
- Reason:** A dropdown menu currently showing 'Fraudulent Transaction'.
- Additional Comments:** An empty text input field.

'Cancel' and 'Submit' buttons are located in the top right corner of the form area.

Field Description

Field Name	Description
Merchant Name	Displays the name of the merchant.
Amount	The transaction amount along with the currency.
Date & Time of Transaction	Displays the date and time on which the transaction took place.

Field Name	Description
Reason	Specify the reason for which the you wish to raise the dispute for the selected transaction. The options are: • Fraudulent Transaction • Duplicate Transaction • Incorrect Amount Charged • Goods or Services not received • Refund Not Processed • Cancelled Transaction • Paid by Other Means • Processing Error • Other
Additional Comment	The additional feedback regarding the reason for raising the dispute on the transaction

6. From the **Reason** drop-down list, select the appropriate reason for raising the dispute against the transaction.
7. In the **Additional Comment** field, enter the additional feedback regarding the reason for raising the dispute on the transaction.
8. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
9. The **Confirmation** popup appears.
Click **Confirm** to proceed.
OR
Click **Cancel** to cancel the transaction.
10. The success message appears, along with the transaction reference number.
11. Click **Transaction Details** to view the details of the transaction.
OR
Click **Card Details** to view the card details.
OR
Click on the **View Credit Cards** link to visit Cards summary page.
OR
Click on the **Go To Dashboard** link to navigate back to dashboard page.

5.6 Cancel Card

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 > Menu > Cards > Credit Cards > Click on the **Manage** link of the Credit Card > Manage My Card > Security tab > Cancel Card*

OR

Search bar > Credit Cards –Cancel Card

OR

Search Bar >Credit Cards – Manage My Card > Security tab > Cancel Card

To cancel the credit card:

1. Navigate to the screen.
2. From the **Credit Card Number** list, select the credit card which needs to be cancelled.

Cancel Card

Field Description

Field Name	Description
Card Number	Select the credit card that needs to be cancelled.

Field Name	Description
Specify 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 • Other
Comment	The user has to provide additional feedback regarding the reason for which the card is being cancelled.

- From the **Specify Reason** list, select the appropriate reason to identify why the card is being cancelled.
- Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
- The **Confirmation** popup appears.
Click **Confirm** to proceed.
OR
Click **Cancel** to cancel the transaction.
- The success message appears, along with the transaction reference number.
- Click **Transaction Details** to view the details of the transaction.
OR
Click **Card Details** to view the card details.
OR
Click on the **View Credit Cards** link to visit Cards summary page.
OR
Click on the **Go To Dashboard** link to navigate back to dashboard page.

5.7 Block/Unblock 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 a credit card temporarily or permanently 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 permanent block card request and can identify where the new card is to be delivered i.e. either to the user's residence or a branch.

The user can also raise request to unblock for the blocked the credit card.

This feature is available for both primary and Add-On cards.

5.7.1 Block Card

The Block Card feature enables users to report stolen or lost debit cards to the bank, so that the bank can block the processing of any transaction performed on the credit card immediately.

How to reach here:

*Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Click on the **Manage** link of the Credit Card > Manage My Card > Security tab > Block Card*

OR

Search bar > Credit Cards –Block Credit Card

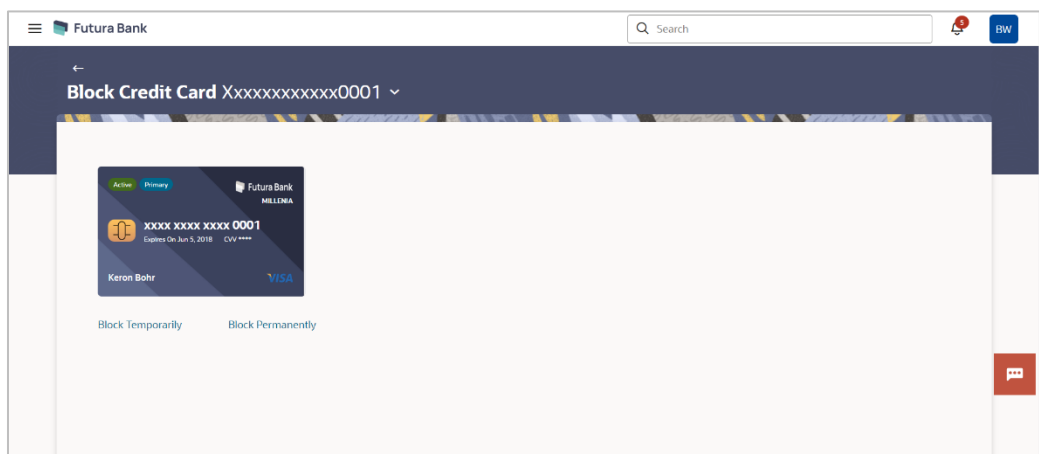
OR

Search Bar >Credit Cards – Manage My Card > Security tab > Block Card

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

1. Navigate to the screen.
2. From the **Card Number** list, select the credit card which needs to be blocked.

Block Card



Field Description

Field Name	Description
Card Number	Select the credit card which needs to be blocked.
Block Type	Specify whether the card is to be temporarily blocked or is to be permanently blocked. The options are: • Block Temporarily • Block Permanently

3. From the **Block Type** list select the desired option.
 - a. If the **Block Temporarily** option is selected;

- i. From the **Specify Reason** list, select the appropriate reason for which the card needs to be blocked.

Block Card (Temporarily)

The screenshot shows a web interface for blocking a credit card. At the top, there's a navigation bar with the Futura Bank logo and a search bar. Below that, the main heading is 'Block Credit Card' with a dropdown showing a masked card number 'XXXXXXXXXXXX0001'. To the right of the heading are 'Cancel' and 'Submit' buttons. A warning box with a yellow triangle icon contains the text: 'You are about to block your card temporarily. You can unblock and use it as normal card after unblocking in future.' Below the warning is a dropdown menu titled 'Temporary Reasons' with 'Lost' selected. In the bottom right corner, there is a red chat icon.

OR

- b. If the **Block Permanently** option is selected;
 - i. Toggle **Block Card** option to block the selected card.
 - ii. From the **Permanent Reason** list, select the appropriate reason for which the card needs to be blocked.
 - iii. Toggle **Order a replacement?** option to apply for a replacement card.
 - iv. Select option **Yes**, if you wish to order a replacement card under the field **Order a replacement?**.
 - v. If you have selected option **Yes**, proceed to specify the details pertaining to where you would like the replacement card to be delivered.
 - vi. In the **Deliver to** field, select the option of choice.
 - a. If you select the **Branch Near Me** option as delivery preference:
 1. From the **City** list, select the desired city.
 2. From the **Branch** list, select the desired branch.
The complete address of selected branch appears.

Block Card (Permanently)

Futura Bank

Block Credit Card XXXXXXXXXXXX0001

You are about to block your card permanently. Even though you can order the replacement, this action may attract some fees and charges.

Block Card

Active

Permanent Reason
Damaged

Order a replacement?
Active

Deliver to
Postal Address

Address
29 Colmore Rowdy
NESCO
IT PARK
Eng
GB
545442

Field Description

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

The following fields are enabled if you select the **Block Temporarily** option in the **Block Type** list.

Specify Reason The user is required to specify the reason for which the card is being blocked.

The options are:

- Lost
- Stolen

The following fields are enabled if you select the **Block Permanently** option in the **Block Type** list.

Block Card Toggle the option to block the selected card.

Permanent Reason The user is required to specify the reason for which the card is being blocked.

The options are:

- Damaged
- Lost
- Stolen

Field Name	Description
Order a replacement?	Toggle option to identify whether a replacement card is to be issued.
Deliver to	The user can identify where the replacement card is to be delivered. This field is enabled only if the user has selected the option Yes in the field Order a replacement? The options are: • Postal Address • Residential Address • Branch Near Me Following fields will be enabled if the Branch Near Me option is selected in the Deliver to field.
City	The user can filter branches based on the city in which they are located.
Branch Near Me	Branch name where the replacement card is to be delivered.
Address	The address of the branch selected is displayed.

- Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
- The **Confirmation** popup appears.
Click **Confirm** to proceed.
OR
Click **No** to cancel the transaction.
- The success message appears, along with the transaction reference number.
- Click **Transaction Details** to view the details of the transaction.
OR
Click **Card Details** to view the card details.
OR
Click on the **View Credit Cards** link to visit Cards summary page.
OR
Click on the **Go To Dashboard** link to navigate back to dashboard page.

5.7.2 Unblock Card

The Unblock Card feature enables users to unblock the credit card which are blocked online in cases of a stolen card or lost card.

How to reach here:

*Dashboard > Toggle Menu > Menu > Cards > Credit Cards List > Click on the **Unblock** link of the Blocked Credit Card*

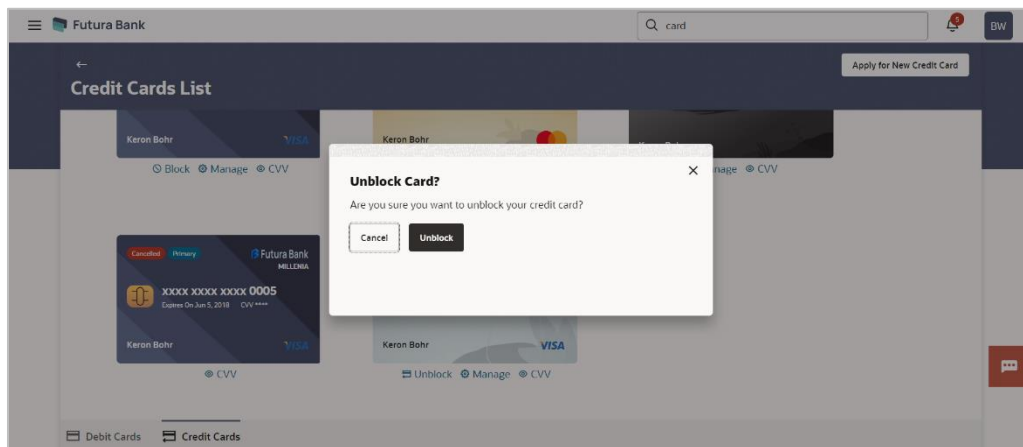
OR

Search Bar > Credit Cards > Click on the Unblock link of the Blocked Credit Card

To unblock the credit card:

1. Navigate to the **Credit Cards List** screen.
2. Click on the **Unblock** to unblock the selected blocked credit card. The **Unblock Card?** confirmation popup appears.

Unblock Card



- a. Click **Unblock** to proceed.
OR
Click **Cancel** to cancel the transaction.
3. The success message appears, along with the transaction reference number.
 4. Click **Card Details** to view the card details.
OR
Click on the **View Credit Cards** link to visit Cards summary page.
OR
Click on the **Go To Dashboard** link to navigate back to dashboard page.

5.8 Set Limits

The user can view the existing cash and/or credit limits of a credit card. This option allows the user to specify the desired cash and credit limits for the selected credit card, within the permissible range set by the bank.

The user can also update the limits of an add-on card. In this case, in addition to the existing limit, the screen displays the maximum limit that can be set for the add-on card, which is determined by the limit assigned to the primary card. This ensures that the add-on card's limit does not exceed the primary card's available limit.

How to reach here:

Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Click on the **Manage** link of the Credit Card > Manage My Card > Set Limits

OR

Search Bar > Credit Cards – Manage My Card > Set Limits

To modify the limits of the credit card:

1. Navigate to the screen.
2. Click on the **Domestic or International** tab to update the respective limits as required.
The **Credit Card - Update Limits** screen appears.

Credit Card - Update Domestic Limits

The screenshot shows the 'Manage My Card' interface for Futura Bank. The 'Domestic' tab is selected. The screen displays four sections for setting limits: Online Transactions, POS, Tap To Pay, and ATM Withdrawals. Each section has a toggle switch, a 'Per Day Limit' slider, and a 'Per Transaction Limit' slider. The 'Set Limit' and 'Maximum Limit' values are displayed for each section.

Category	Per Day Limit (Set)	Maximum Limit	Per Transaction Limit (Set)	Maximum Limit
Online Transactions	£500.00	£2,000.00	£400.00	£800.00
POS	£400.00	£3,000.00	£700.00	£900.00
Tap To Pay	£100.00	£1,000.00	£200.00	£400.00
ATM Withdrawals	£500.00	£1,200.00	£100.00	£300.00

Credit Card - Update International Limits

Futura Bank

Search

BW

Manage My Card

Cancel

Update Limits

Domestic

International

Online Transactions

Per Day Limit

Set Limit

£1,000.00

Maximum Limit

£6,000.00

Per Transaction Limit

Set Limit

£800.00

Maximum Limit

£1,600.00

POS

Per Day Limit

Set Limit

£800.00

Maximum Limit

£6,000.00

Per Transaction Limit

Set Limit

£1,400.00

Maximum Limit

£1,600.00

Tap To Pay

Per Day Limit

Set Limit

£200.00

Maximum Limit

£2,000.00

Per Transaction Limit

Set Limit

£400.00

Maximum Limit

£800.00

ATM Withdrawals

Per Day Limit

Set Limit

£1,000.00

Maximum Limit

£2,400.00

Per Transaction Limit

Set Limit

£200.00

Maximum Limit

£600.00

Field Description

Field Name	Description
Credit Card Number	Select a credit card to update the credit details of the same.
Per Day and Per Transaction Domestic Limits / International Usage Limits	
Facility: Online Transactions, POS, Tap To Pay, ATM Withdrawals	
Below fields appears if the facility is enabled	

Field Name	Description
Per Day Limit / Set Limit	Type the desired amount or drag the slider to set the per day limit for a credit card. This allows the user to control the maximum daily spending limit on the card.
Maximum Limit	Displays the maximum daily limit allowed for a credit card, indicating the highest amount the user can spend in a single day
Per Transaction Limit / Set Limit	Type the desired amount or drag the slider to set the per transaction limit for a credit card, enabling the user to control the maximum spending allowed for individual transactions.
Maximum Limit	Displays the maximum allowable limit for a single transaction, indicating the highest amount the user is permitted to spend in one transaction.

3. Under the **Domestic/ International** tab:
4. Toggled the **Facility: Online Transactions, POS, Tap To Pay, ATM Withdrawals** to enabled it.
5. For the **Facility: Online Transactions, POS, Tap To Pay, ATM Withdrawals**
 - a. In the **Set Limit** field, type the desired amount or drag the **Per Day Limit** slider to set the per day limit for a credit card.
 - b. In the **Set Limit** field, type the desired amount or drag the **Per Transaction Limit** slider to set the per transaction limit for a credit card.
6. Click **Update Limits** to save modified limits.
OR
Click **Cancel** to cancel the transaction.
7. The **Confirmation** popup appears.
Click **Confirm** to proceed.
OR
Click **Cancel** to cancel the transaction.
8. A success message appears identifying that the request has been initiated successfully. The transaction reference number is also displayed as part of the success message.
9. Click **Transaction Details** to view the details of the transaction.
OR
Click **Credit Cards** to visit Cards summary page.
OR
Click on the **Credit Card Details** link to view the card details.
OR
Click on the **Transactions** link to view the transactions initiated by the card.
OR
Click on the **Go To Dashboard** link to navigate back to dashboard page.

5.9 Card 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.

How to reach here:

*Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Click on the **Manage** link of the Credit Card > Manage My Card > Nickname tab*

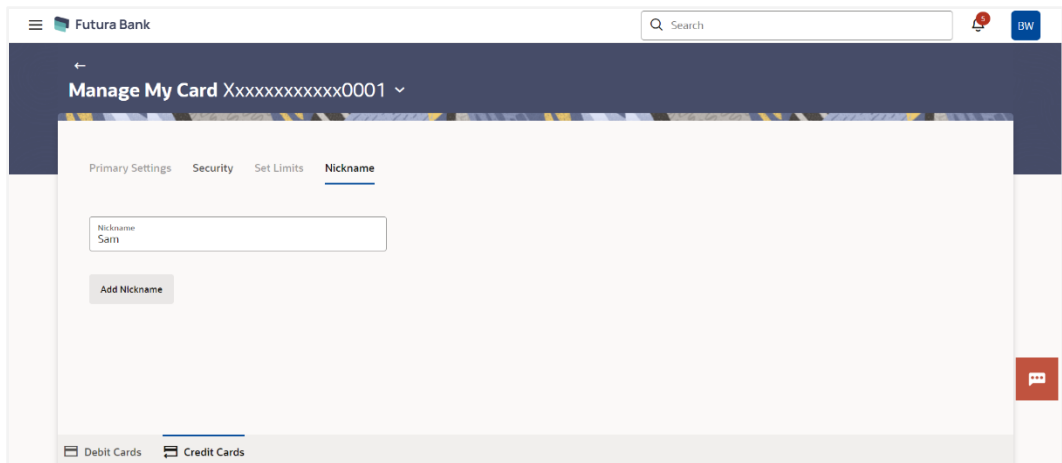
OR

Search Bar > Credit Cards – Manage My Card > Nickname tab

To add nickname to credit card:

1. Navigate to the screen.
2. From the **Credit Card Number** list, select the credit card for which you wish to assign or modify the nickname. The option to add or edit the nickname will appear.

Nickname

The screenshot shows the Futura Bank web interface. At the top, there's a navigation bar with the Futura Bank logo, a search bar, and user profile icons. Below this is a header for 'Manage My Card' with a dropdown menu showing 'XXXXXXXXXXXX0001'. The main content area has four tabs: 'Primary Settings', 'Security', 'Set Limits', and 'Nickname'. The 'Nickname' tab is active, showing a text input field with the value 'Sath' and an 'Add Nickname' button below it. At the bottom, there are icons for 'Debit Cards' and 'Credit Cards'.

Field Description

Field Name	Description
Nickname	Specify a nickname to be assigned to the credit card. If a nickname has already been assigned to the account, it will be displayed in editable mode.

3. In the **Nickname** field, enter the nickname you to be assigned to the credit card.
4. Click **Add Nickname** to save your changes.

Note:

The **Change Nickname** link appears if a credit card already has a nickname. If you wish to update it, you can do so.

The new nickname will then be displayed on various transactions instead of the standard account description.

5. The success message of account nickname updated appears.

6. Apply for Add-On Card

Add-On cards, or supplementary cards, are issued to additional cardholders, such as a spouse or child, at the request of the primary cardholder. The Add-On cardholder typically shares the same credit limit as the primary cardholder and is not legally responsible for credit card payments. All expenses made with an Add-On card are billed to the primary cardholder.

The application allows the primary cardholder to apply for Add-On cards online. To initiate the process, the user can select the provided option. The user has the flexibility to customize the Add-On card by specifying the name to be embossed on it, as well as defining the credit and cash limits associated with the card.

Note:

- 1) If the user has an active Add-On card, they will be able to view the card details, request a PIN specifically for that card, and block the card if needed.
 - 2) If the user has an inactive Add-On card, they will be able to view the card details and block the card.
 - 3) If the user has an Add-On card that is hotlisted, they will only be able to view the card details.
 - 4) If the user has an Add-On card that is canceled, they will only be able to view the card details.
-

How to reach here:

Dashboard > Overview widget > Credit Cards card > Click on the Credit Card > Credit Cards Details > More Actions > Add-On Card

OR

Search bar > Credit Cards – Add-On Card

OR

Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Click on the Credit Card > Credit Cards Details > More Actions > Add-On Card

To apply for an Add-On card:

1. Navigate to the screen.
2. From the **Card Number** list, select the credit card for which an add-on card is to be requested.

Apply for Add-On Card

The screenshot shows the 'Add-On Card' application interface for Futura Bank. The header includes the bank logo, a search bar, and a user profile icon labeled 'BW'. The main title is 'Add-On Card Allwyne, XXXXXXXXXXXX0001'. Below this, there are two tabs: 'Cancel' and 'Submit'. The form is divided into two main sections: 'Add On Card Details' and 'Delivery Address'. The 'Add On Card Details' section includes a dropdown for 'Relationship With Card Holder' (set to 'Son'), a text field for 'Name on Card' (set to 'Sam Desouza'), and two text fields for 'Credit Limit' (set to '£4,000.00' and '£6,000.00'). The 'Delivery Address' section includes a dropdown for 'Delivery to' (set to 'Postal Address') and a text field for 'Address' (set to '29 Colmore Rowdy, NELSCO, IT PARK, Eng, GB, 945442').

Field Description

Field Name	Description
Card Number	Select the primary credit card for which an add-on credit card is to be requested.
Add-On Card Details	
Relationship With Card Holder	Select the relationship that you have with the person for whom the add-on card is being requested. The options are: • Father • Mother • Son • Daughter • Spouse • Brother • Sister
Name on Card	Specify the name to be embossed on the Add-On card.
Credit limit	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.
Cash limit	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.
Delivery Address	
Delivery to	Specify where the add-on card is to be delivered. The options are: • Postal Address • Residential Address • Office Address • Branch Near Me
Following fields will be enabled if the Branch Near Me option is selected in the Delivery Address field.	

Field Name	Description
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.
Address	The address of the branch selected is displayed on the screen.

3. From the **Relationship With Card Holder** list, select the add-on card holder's relationship with that of the primary card holder.
4. In the **Name on Card** field, enter the name of the Add-On card holder.
5. In the **Credit limit** field, enter the desired credit limit for the Add-On card.
6. In the **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.

7. In the **Delivery Address** field, select the delivery address of choice.
 - a. 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.
8. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
9. 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.
10. The success message appears, along with the service request number.
11. Click **Transaction Details** to view the details of the transaction.
OR
Click **Card Details** to view the card details.
OR
Click on the **View Credit Cards** link to visit Cards summary page.
OR
Click on the **Go To Dashboard** link to navigate back to dashboard page.

7. EMI

The **EMI** feature allows users to view details of all purchases, payments made on their credit card accounts. Users can select any card to view transactions initiated using that card, displayed in chronological order with the latest transactions appearing first. Only primary cards are available for selection, but if any Add-On cards are linked to the primary card, transactions made using the Add-On card will also be listed. It displays the repayment schedule for all the linked EMIs. On the overlay, the user has an option to Download Repayment Schedule. Click on the **Download** to download the repayment schedule for EMI transaction.

In addition to selecting a specific card to view statement details, users can also filter transactions based on credit or debit types. By selecting the transaction type, users can further refine their search by choosing a billing month to view the statement for that specific period. This allows for more targeted viewing of transactions based on user preferences.

Using the **Manage Columns** feature, bank can configure and enable customizable UI display/download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen.

By clicking on '**Manage Columns** option available on the screen, user can

- Rearrange columns
- Remove specific columns.

Note:

- 1) The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
 - 2) The column preferences setup by the user will be saved for future reference i.e. in case the user revisits this screen, the preferred columns will only be displayed in the table.
-

How to reach here:

Dashboard > Overview widget > Credit Cards card > Credit Card List > Click on the Credit Card > EMI widget > Show all Transactions

OR

Search bar > Credit Cards –Cards Details > EMI widget > Show all Transactions

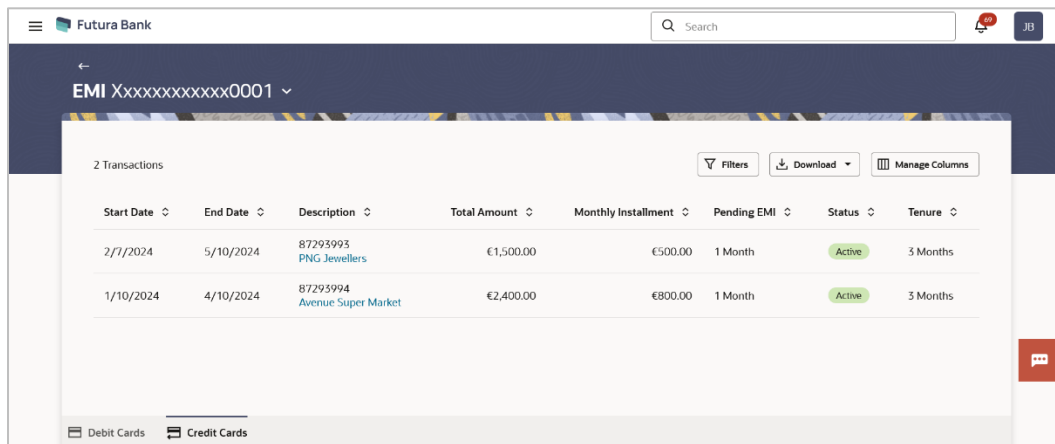
OR

Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Credit Card List > Click on the Credit Card > EMI widget > Show all Transactions

To view transactions:

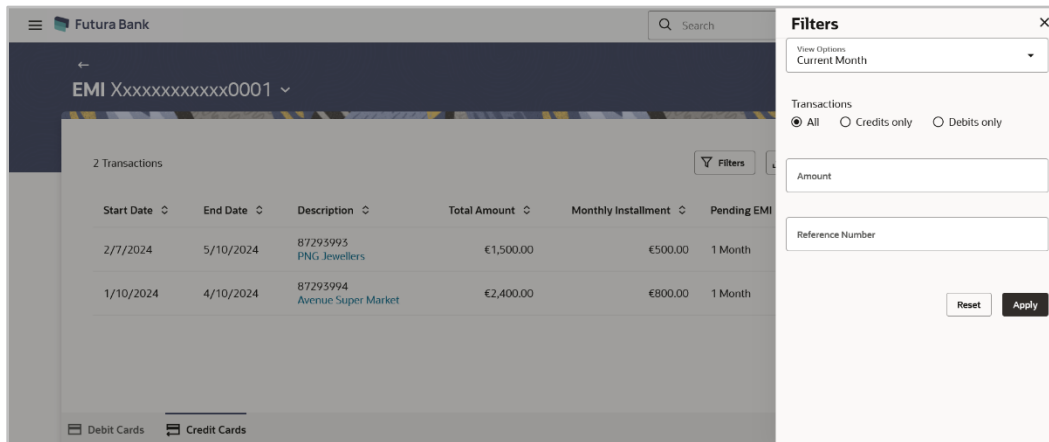
1. Navigate to the screen.
2. From the **Credit Card Number** list, select the credit card whose EMIs you wish to view. The list of transactions appears.

EMI – View Transactions



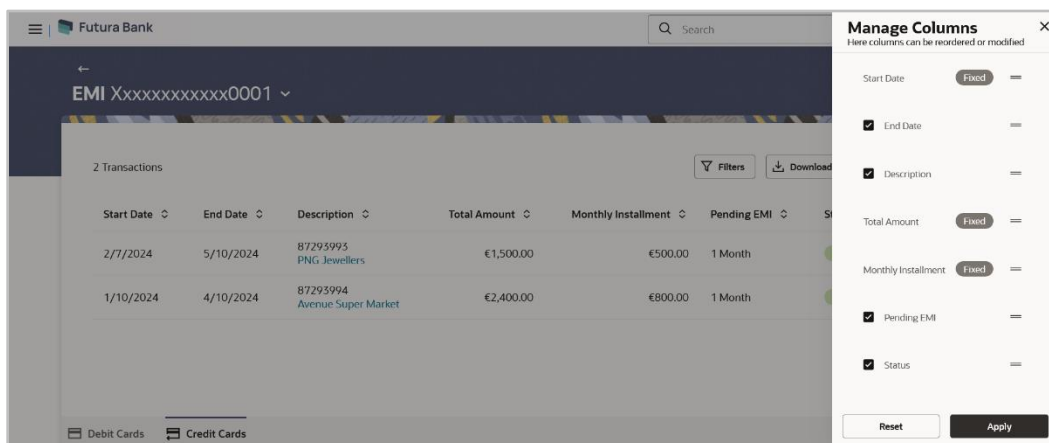
Start Date	End Date	Description	Total Amount	Monthly Installment	Pending EMI	Status	Tenure
2/7/2024	5/10/2024	87293993 PNG Jewellers	€1,500.00	€500.00	1 Month	Active	3 Months
1/10/2024	4/10/2024	87293994 Avenue Super Market	€2,400.00	€800.00	1 Month	Active	3 Months

EMI – Filter Criteria



Start Date	End Date	Description	Total Amount	Monthly Installment	Pending EMI	Status	Tenure
2/7/2024	5/10/2024	87293993 PNG Jewellers	€1,500.00	€500.00	1 Month	Active	3 Months
1/10/2024	4/10/2024	87293994 Avenue Super Market	€2,400.00	€800.00	1 Month	Active	3 Months

EMI – Manage Columns



Start Date	End Date	Description	Total Amount	Monthly Installment	Pending EMI	Status	Tenure
2/7/2024	5/10/2024	87293993 PNG Jewellers	€1,500.00	€500.00	1 Month	Active	3 Months
1/10/2024	4/10/2024	87293994 Avenue Super Market	€2,400.00	€800.00	1 Month	Active	3 Months

Field Description

Field Name	Description
Card Number	Select the credit card whose EMI transactions you wish to view.
Count of Transactions	Displays the total number of EMI transactions.
Start Date	Displays the date on which the first EMI transaction will commence.
End Date	Displays the date on which the final EMI transaction will be processed.
Description	Displays the description of the EMI transaction.
Total Amount	Displays the total amount to be paid.
Monthly Installment	Displays the monthly EMI amount to be paid.
Pending EMI	Displays the number of EMIs pending.
Status	Displays the status of the transaction.
Tenure	Displays the tenure over which the EMI is distributed, indicating the total number of installments chosen for repayment.
Filter Criteria	
View Options	Filters to view the transactions of a specific period. The options are: • Current Month • Current Day • Previous Day • Previous Month • Current Month & Previous Month • Previous Quarter • Date Range • Last 10 Transactions
From Date –To Date	Specify the period for which you wish to view transactions. Search will be based on the transaction date range. These fields will be displayed only if you have selected the option Date Range from the View Options list.

Field Name	Description
Transaction	Filters to view the transactions based on description. The options are: • All • Credits Only • Debits Only
Amount	The specific transaction amount matching to which you wish to view transactions.
Reference Number	Reference number of the transaction.
Download	Click the link to download the statement.

3. Click  **Filter** to change filter criteria. The **Filter** overlay screen appears. Based on the defined criteria you can view transactions.
 - a. From the **View Options** list, select the desired transaction period.
 - i. If the option **Date Range** has been selected in the **View Options** list, specify the date range in the **From Date** and **To Date** fields.
 - b. From the **Transaction** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.
 - c. In the **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.
 - d. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.
 - e. Click **Apply** to view transactions based on the defined criteria.
OR
Click **Reset** to clear the details entered.

OR

Click on the  **Download** to download the records in CSV & PDF format.
OR

Click on the  **Manage Columns** to setup a column preferences by rearranging or removing columns.

8. Transactions

The **Transactions** feature allows users to view details of all purchases, payments, and other debits or credits made on their credit card accounts. Users can select any card to view transactions initiated using that card, displayed in chronological order with the latest transactions appearing first. Only primary cards are available for selection, but if any Add-On cards are linked to the primary card, transactions made using the Add-On card will also be listed.

In addition to selecting a specific card to view statement details, users can also filter transactions based on credit or debit types. By selecting the transaction type, users can further refine their search by choosing a billing month to view the statement for that specific period. This allows for more targeted viewing of transactions based on user preferences.

Using the **Manage Columns** feature, bank can configure and enable customizable UI display/download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen.

By clicking on '**Manage Columns**' option available on the screen, user can

- Rearrange columns
- Remove specific columns.

Note:

- 1) The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
 - 2) The column preferences setup by the user will be saved for future reference i.e. in case the user revisits this screen, the preferred columns will only be displayed in the table.
-

The user can also navigate to other Credit card statement related screens from the **More Actions** menu provided on the screen.

Customers can also undertake the following from this screen:

- View Pre-Generated Statements – The customer can select the Pre-Generated Statement option from the **More Actions** menu on this page, in order to be provided with the facility to define the period for which he/she would like to download pre-generated statements.
- E-Statements Subscription – By selecting the E-Statement option from the **More Actions** menu, the user will be able to either subscribe or unsubscribe (if subscription is active) for e-statements for the specific account. If the user opts to subscribe for e-statements, he/she will receive monthly e-statements on his/her registered email address.

How to reach here:

*Dashboard > Overview widget > Credit Cards card > Credit Card List > Click on the Credit Card > Credit Card Details > click on the **Search History** card*

OR

*Search bar > Credit Cards –Cards Details > click on the **Search History** card*

OR

Search bar > Credit Cards –Transaction

OR

*Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Credit Card List > Click on the Credit Card > Credit Card Details > click on the **Search History** card*

To view transactions:

4. Navigate to the screen.

- From the **Credit Card Number** list, select the credit card to view transactions initiated through that card. The list of transactions appears.

Transactions – View Transactions

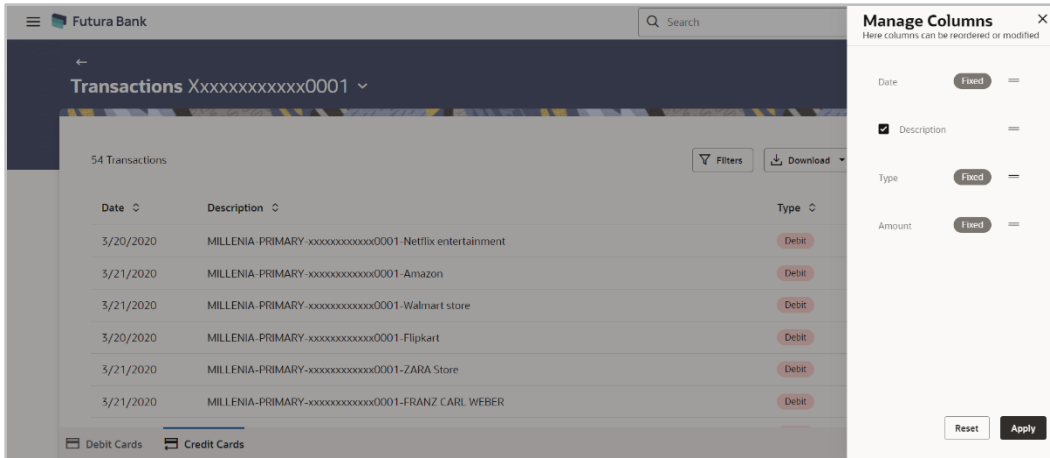
The screenshot shows the Futura Bank interface. At the top, there's a search bar and a 'BW' button. Below the header, the page title is 'Transactions XXXXXXXXXXXX0001'. There are buttons for 'Filters', 'Download', and 'Manage Columns'. The main content is a table with 54 transactions. The table has columns for Date, Description, Type, and Amount. The transactions are listed in descending order of date, from 3/20/2020 to 3/21/2020. The descriptions include various merchants like Netflix, Amazon, Walmart, Flipkart, ZARA Store, FRANZ CARL WEBER, COOP SUPERMARKET, BIGBASKET, RADHIKA STEEL HOME AAPLIA PUNE IN, and PLATINUM-ADDON. The types are all 'Debit' and the amounts range from €345.00 to €8,790.00.

Date	Description	Type	Amount
3/20/2020	MILLENIA-PRIMARY-XXXXXXXXXXXX0001-Netflix entertainment	Debit	€345.00
3/21/2020	MILLENIA-PRIMARY-XXXXXXXXXXXX0001-Amazon	Debit	€2,900.00
3/21/2020	MILLENIA-PRIMARY-XXXXXXXXXXXX0001-Walmart store	Debit	€7,900.00
3/20/2020	MILLENIA-PRIMARY-XXXXXXXXXXXX0001-Flipkart	Debit	€980.00
3/21/2020	MILLENIA-PRIMARY-XXXXXXXXXXXX0001-ZARA Store	Debit	€5,464.00
3/21/2020	MILLENIA-PRIMARY-XXXXXXXXXXXX0001-FRANZ CARL WEBER	Debit	€450.00
3/21/2020	MILLENIA-PRIMARY-XXXXXXXXXXXX0001-COOP SUPERMARKET	Debit	€5,846.00
3/21/2020	MILLENIA-PRIMARY-XXXXXXXXXXXX0001-BIGBASKET, BANGALORE, IN	Debit	€2,900.00
3/20/2020	MILLENIA-PRIMARY-XXXXXXXXXXXX0001-RADHIKA STEEL HOME AAPLIA PUNE IN	Debit	€8,790.00
3/20/2020	PLATINUM-ADDON-XXXXXXXXXXXX0002-Netflix entertainment	Debit	€345.00
3/21/2020	PLATINUM-ADDON-XXXXXXXXXXXX0002-Amazon	Debit	€2,900.00
3/21/2020	PLATINUM-ADDON-XXXXXXXXXXXX0002-Walmart store	Debit	€7,900.00
3/20/2020	PLATINUM-ADDON-XXXXXXXXXXXX0002-Flipkart	Debit	€980.00
3/21/2020	PLATINUM-ADDON-XXXXXXXXXXXX0002-ZARA Store	Debit	€5,464.00

Transactions – Filter Criteria

The screenshot shows the same Futura Bank Transactions page, but with the 'Filters' panel open on the right. The panel has a 'View Options' dropdown set to 'Current Month'. Below this, there are radio buttons for 'All', 'Credits only', and 'Debits only', with 'All' selected. There are also input fields for 'Amount' and 'Reference Number'. At the bottom of the panel are 'Reset' and 'Apply' buttons. The transaction list is partially visible in the background.

Transactions – Manage Columns



Field Description

Field Name	Description
Card Number	Select the credit card to view transactions initiated using that card.
Count of Transactions	Displays the total number of transactions initiated using the card.
Date	The 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.
Type	The type of transaction performed, i.e. if it was a debit or credit transaction.
Amount	The transaction amount.
Filter Criteria	
View Options	Filters to view the transactions of a specific period. The options are: • Current Month • Current Day • Previous Day • Previous Month • Current Month & Previous Month • Previous Quarter • Date Range • Last 10 Transactions

Field Name	Description
From Date –To Date	Specify the period for which you wish to view transactions. Search will be based on the transaction date range. These fields will be displayed only if you have selected the option Date Range from the View Options list.
Transaction	Filters to view the transactions based on description. The options are: • All • Credits Only • Debits Only
Amount	The specific transaction amount matching to which you wish to view transactions.
Reference Number	Reference number of the transaction.
Download	Click the link to download the statement.

6. Click  **Filter** to change filter criteria. The **Filter** overlay screen appears. Based on the defined criteria you can view transactions.
 - f. From the **View Options** list, select the desired transaction period.
 - ii. If the option **Date Range** has been selected in the **View Options** list, specify the date range in the **From Date** and **To Date** fields.
 - g. From the **Transaction** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.
 - h. In the **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.
 - i. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.
 - j. Click **Apply** to view transactions based on the defined criteria.
OR
Click **Reset** to clear the details entered.

OR

Click on the **More Actions** menu to access other Credit Card statement related transactions.

The following actions can also be performed from **More Actions**:

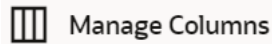
- E-Statements Subscription
- View Pre-Generated Statements

OR



Click on the **Download** to download the records in CSV & PDF format.

OR



Click on the **Manage Columns** to setup a column preferences by rearranging or removing columns.

8.1 E-Statements Subscription

A customer may prefer receiving regular e-statements at their email address instead of physical copies. To accommodate this, the customer can opt to subscribe to e-statements. Once the subscription request is made, the customer will start receiving regular statements via email, using the address maintained with the bank.

How to reach here:

*Dashboard > Overview widget > Credit Cards card > Credit Card List > Click on the Credit Card > Credit Card Details > click on the **Search History** card > Transactions > More Actions > E-Statement Subscription*

OR

*Search bar > Credit Cards –Cards Details > > click on the **Search History** card > Transactions > More Actions > E-Statement Subscription*

OR

Search bar > Credit Cards –Transaction > More Actions > E-Statement Subscription

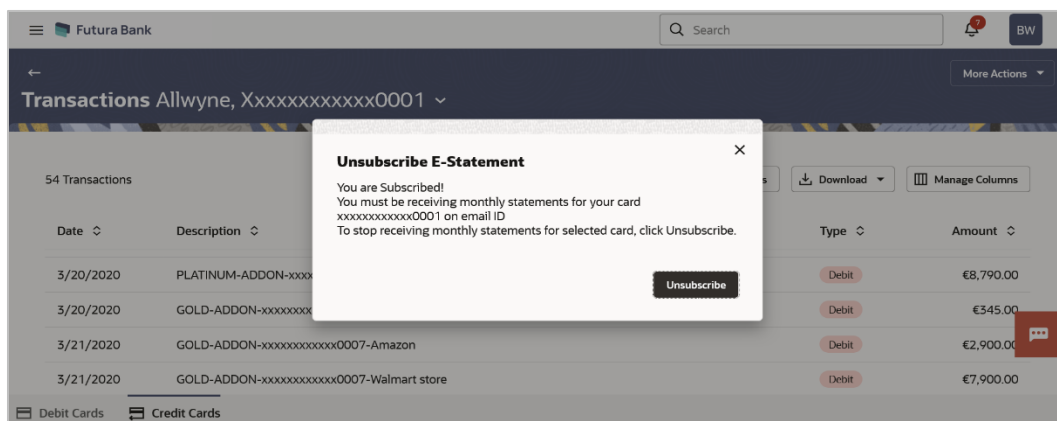
OR

*Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Credit Card List > Click on the Credit Card > Credit Card Details > click on the **Search History** card > Transactions > More Actions > E-Statement Subscription*

To subscribe / unsubscribe for e-statements:

1. Navigate to the **Transactions** screen.
2. From the **Card Number** list, select the credit card for which you wish to initiate the e-statement subscription request.
3. Under **More Actions** menu, click on the **E-Statement Subscription**. The popup to subscribe/unsubscribe the E-Statement appears.

E-statement Subscription



4. The E-Statement pop-up screen appears with a message stating, 'You are subscribed! You must be receiving monthly statements for your credit card <Credit Card Number in masked format> on email ID. To stop receiving monthly statements for elected card, click Unsubscribe.
 - a. Click **Subscribe** to opt to receive monthly statements on your registered email address.
5. If the user has already subscribed for e-statements, the pop up message contains a message stating that the user is subscribed to receive e-statements. The option to unsubscribe for e-statements is provided.
 - a. Click **Unsubscribe** to opt out of receiving monthly statements on your registered email address.
6. The success message of request submission appears.
7. Click **Card Details** to view the card details.
OR
Click on the **Credit Cards** link to visit Cards summary page.
OR
Click **Transaction** to view the details of the transaction.
OR
Click on the **Go To Dashboard** link to navigate back to dashboard page.

8.2 Pre-generated Statement

The customer can view /download the last 10 pre-generated statements for the selected period.

How to reach here:

Dashboard > Overview widget > Credit Cards card > Credit Card List > Click on the Credit Card > Credit Card Details > click on the **Search History** card > Transactions > More Actions > View Pre-generated Statement

OR

Search bar > Credit Cards –Cards Details > > click on the **Search History** card > Transactions > More Actions > View Pre-generated Statement

OR

Search bar > Credit Cards –Transaction > More Actions > View Pre-generated Statement

OR

Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Credit Card List > Click on the Credit Card > Credit Card Details > click on the **Search History** card > Transactions > More Actions > View Pre-generated Statement

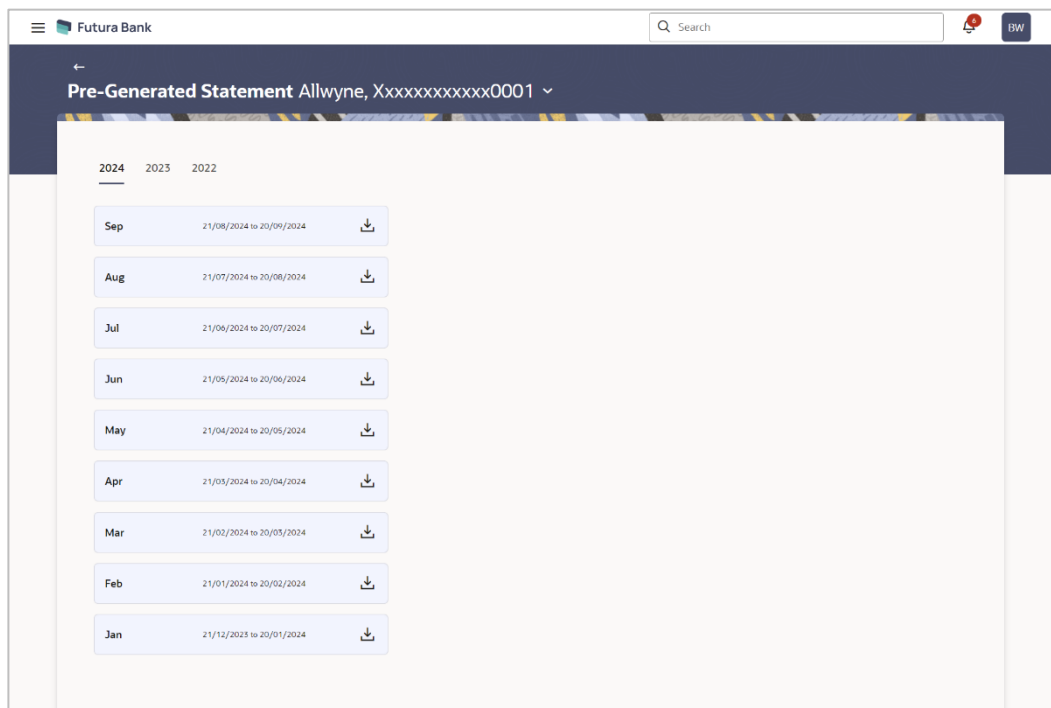
OR

Search bar > Credit Card – Pre-generated Statement

To download pre-generated statements:

1. Displays the last pre-generated statements on the **Pre-generated Statement** screen.
2. Click on the  icon against any record (.pdf) to download the statement in password protected pdf format.

Download Pre-generated Statement



Field Description

Field Name	Description
Card Number	Select the credit card for which statement has to be requested.
Year	The year for which the pre-generated statements are listed month wise and available for viewing and download.
Month	Displays the list of month wise pre-generated statements. Click on the  icon against a statement to download.
From Date	Start date of the date period for which the statement is generated.
To Date	End date of the date period for which the statement is generated.
	Click on the icon against a statement to download the specific record.

3. Click on the **Year** tab to view the month wise pre-generated statements.
 - a. Click on the  icon against any record (.pdf) to download the statement in password protected .pdf format.

9. My Spend

The **Spend** feature offers insights into the user's spending patterns. It displays a holistic view of the overall spends across 1,2, and 3months. It visualizes spending patterns through a donut chart, categorizing expenditures associated with the card.

It also highlights the category with the highest expenditure for that period. Users can choose between  (list) and  (graph) view options to examine their spending. In  (list) view, expenditures are displayed in a tabular format, while  (graph) view presents the data as a donut chart. When hovering over the chart, users can see detailed spend information for specific categories, including both the percentage and the amount.

Note: The Spend categories are fetched from the Credit Card host.

How to reach here:

Search bar > Credit Cards –Cards Details > Spend Analysis widget

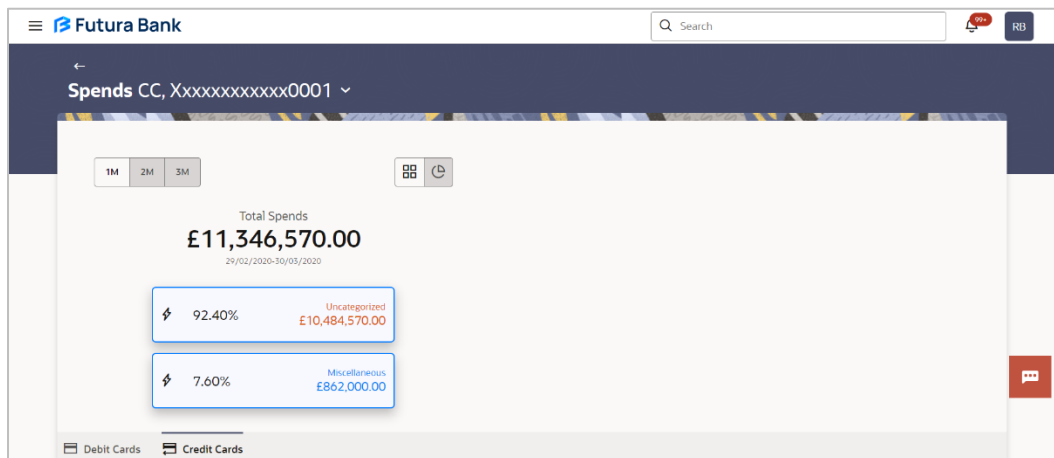
OR

Search bar > Credit Cards – Spends

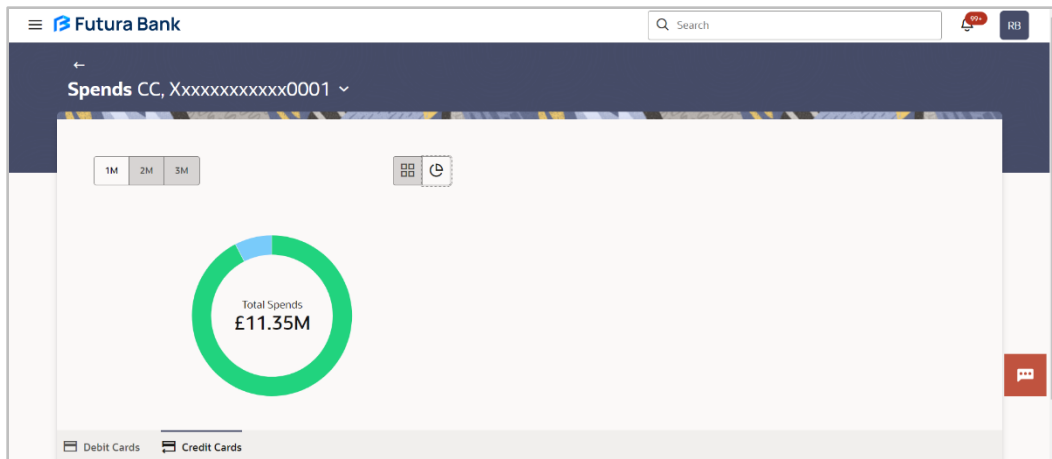
To view spends on the card:

1. Navigate to the screen.
2. From the **Credit Card Number** list, select the credit card whose spend you wish to see.

Spends (List View)



Spends (Donut Graph View)



Field Description

Field Name	Description
Card Number	Select the credit card to whose spend you wish to see.
Spends Tenure	Specify the duration to view the spend analysis based on it. The options are: • 1M • 2M • 3M
Spends (List view)	
	This section displays the spending analysis of the customer. The user can view the total expenditure incurred during the past 1/2/3 months.
Total Spends	Displays the total amount spent in percentage as well as in amount for the selected duration and account/card. It also shows the percentage change in spending compared to the previous month, with Blue indicating an increase and Red indicating a decrease.
Percentage Utilised for category	Displays the spend utilised for a category in percentage.
Name of the Category	Displays the spend category. Note: The spend category is fetched from the credit card host.
Amount Utilized for category	Displays the spend utilised for a category in amount along with the currency.

10. 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.
- **Raise Dispute**
- **Activate Card**

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.

The credit card details screen displays key information related to a credit card across multiple widgets, such as:

- **Relationship Credit Card:** Allows actions to be performed on the card.
- **Card Details:** Provides detailed information about the card itself.
- **EMI Tab:** Provides details on equated monthly installments.
- **Pre-qualified Offer:** Displays personalized offers for the user.
- **Spend Analysis:** Offers insights into the user's spending patterns.
- **Manage Cards:** Allows to perform card related transaction
- **Statement History:** Displays the debit and credit entries along with each transaction amount and reference details
- **Rewards:** Displays the rewards accumulated on the credit card.
- **Upgrade Your Card Now:** existing credit card upgraded to avail better benefits and facilities

This option also displays the **Total Outstanding** amount and the **Available Limit** on the card, along with a link to download the statement. The user can select the desired relationship card from a drop-down list located in the header, and the application will then display the corresponding details for that card.

How to reach here:

Dashboard > Overview widget > Credit Cards card > Credit Card List > Click on the Inactive Credit Card

OR

Search bar > Credit Cards –Cards Details

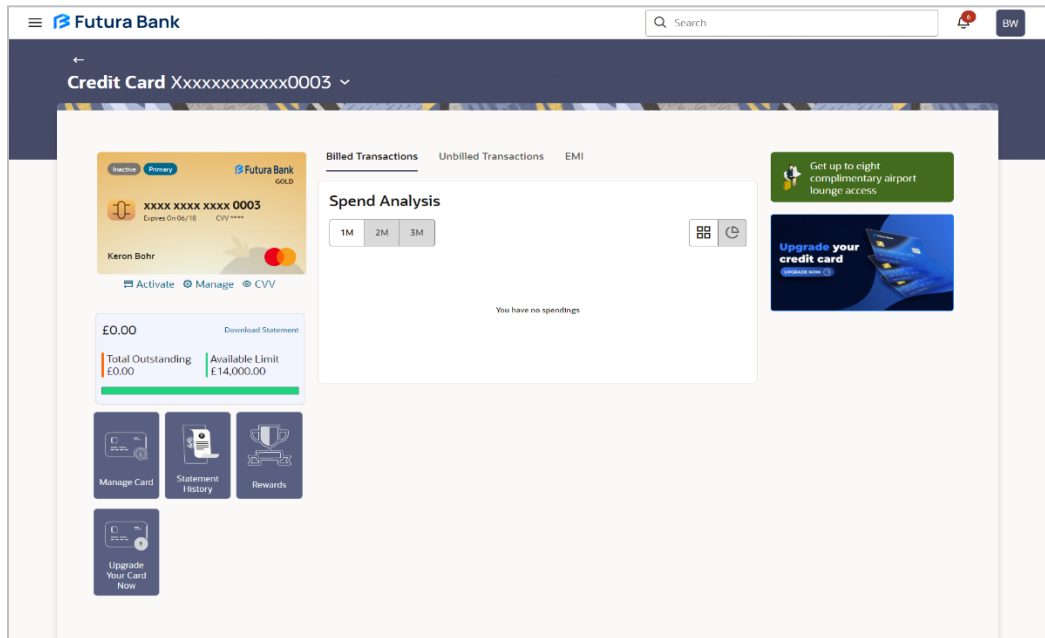
OR

Dashboard > Toggle Menu > Menu > Cards > Credit Cards > Credit Card List > Click on the Inactive Credit Card

To view inactive credit card details:

1. Navigate to the screen.
2. Click on the Inactive/ Closed credit card whose details to be viewed. The details of the selected credit card appear on the **Credit Card** screen. The details of the selected credit card appear on the **Credit Card** screen.

Inactive Card Details



Field Description

Field Name	Description
Credit Card Number	Select a credit card to view details of the same.
Card Details	
Card Status	Displays the current status of the card. The possible values are: • Inactive • Blocked • Suspended
Card Type	Displays the card type as primary card or Add-on card.
Name of Bank	Displays the name of the bank that has issued the card.

Field Name	Description
Card Product	Displays the credit card product name.
Card Number	Displays the credit card number in masked format.
Expires On	Displays the date on which card will expired shown in MMMDD,YYYY format.
CVV	Displays the CVV number in encrypted form on the card. Click on the 🔓 CVV link to unhide the CVV number. The Card Verification Value number (CVV) is the 3 digit number printed on the reverse of most credit cards.
Card Holder Name	Displays the card holders name as embossed on the card.
Actions	Displays the card related actions based on the card status. Following are the card related actions can be performed based on the card status: • Manage • CVV • Activate Note: On clicking each option, the user is re-directed to the respective screen.
Current Outstanding Amount	Displays the total current outstanding amount due on credit card.
Total Outstanding	Displays the total current outstanding amount to be paid.
Available Limit	Displays the total cash or credit limit available on the user's card.
Download Statement	Click on the link to download the statement in password protected pdf format.
Available Credit Limit	The available credit limit on the user's card.

- (b) Click **Pay Now** to make payments towards his credit card. Refer **Card Payment** section.
OR
Click on the **Manage Card** card to perform card related transaction. Refer **Manage My Card** section.
OR
Click on the **Statement History** card to view /download the pre-generated statements for the selected period. Refer **Pre-Generated Statement** section.
OR
Click on **Rewards** card to view the rewards accumulated on the credit card. Refer **My**

Rewards section.

OR

Click on Pre-qualified offer card to apply for the offer.

OR

Click on **Upgrade your credit card** widget to upgrade the credit card. OR

Click on the **Activate** option to activate the card from the **More Actions** menu. For more information refer **Activate Card** section.

OR

Click on the **Cancel Card** option under **Manage My Card** to cancel card. For more information refer **Cancel Card** section.

OR

Click on the **Raise Dispute** option under **Manage My Card** to raise dispute against the transaction the card. For more information refer **Raise Dispute** section.

OR

Click on the **Nickname** tab under **Manage My Card** to add or update the nickname of the card. For more information refer **Card Nickname** section.

Note: The actions available on inactive cards are:

1) Inactive Card

Primary Card: Card Details, Transactions, Block/Cancel card/ Replace card

Add On card: Card Details, Transactions, Block/Cancel card/ Replace card

2) Hot listed Cards

Primary Card: Card Details, Transactions

Add On card: Card Details

3) Cancelled Cards

Primary Card: Card Details, Transactions

Add On card: Card Details

FAQ

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. 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.

4. 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.

5. What is a Cash Limit?

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

6. 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.

7. 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.

8. **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.

9. **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.

10. **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 transact using the Add-On cards.

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

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

12. **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.

13. **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.

14. **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.

15. **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.

16. 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.

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

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

18. Can approver approve or reject the credit card transactions initiated by maker?

Yes. Approver can approve or reject the transactions because he has the responsibility to ensure correctness of financial or non-financial transaction as per the bank and corporate mandate.

19. Can approver send credit card transactions back to maker?

Yes. 'Send to Modify' option is available to the Approver for sending the transactions back to maker for any modification. If the approver is sending any transaction back to maker for modification, the maker will be able to make the changes in the same transaction and re-submit the same.