Oracle® Banking Digital Experience

Corporate Credit Cards User Manual

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Oracle Banking Digital Experience Corporate Credit Cards User Manual, Release 25.1.0.0.0

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Contents

Preface

Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This document is intended for the following audience:

- Customers
- Partners

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 customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

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.

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.

Related Resources

For more information on any related features, refer to the following documents:

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

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.
italic	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.

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

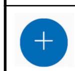
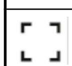
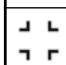
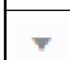
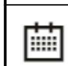
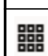
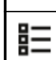
Table 2 Basic Actions and Descriptions

Action	Description
Back	In case you missed to specify or need to modify the details in the previous segment, click **Back** to navigate to the previous segment.
Cancel	Click **Cancel** to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
Next	On completion of input of all parameters, click **Next** to navigate to the next segment.
Save	On completion of input of all parameters, click **Save** to save the details.
Save & Close	Click **Save & Close** to save the data captured. The saved data will be available in **View Business Product** with *In Progress* status. You can work on it later by picking it from the **View Business Product**.
Submit	On completing the input of all parameters, click **Submit** to proceed with executing the transaction.
Reset	Click **Reset** to clear the data entered.
Refresh	Click **Refresh** to update the transaction with the recently entered data.
Download	Click **Download** to download the records in PDF or XLS format.

Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table 3 Symbols and Icons

Symbols and Icons	Description
	Add data segment
	Close
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options
	View records in a card format for better visual representation.
	View records in tabular format for better visual representation.

1

Introduction

This topic describes the credit card module and the variety of functions available to users.

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.

Corporate credit card, is one that's held by a company instead of an individual for managing business expenses. It is issued to specific employees by their employer for business-related expenses. Using this cards, employees can pay for a wide range of work-related expenses. Credit card issuers typically have two types of corporate cards: one where the employer is totally responsible for any charges and one where the employee has personal liability.

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 corporate credit card module supports the following features:

- 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

Pre-requisites

- Transaction access is provided to corporate 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.
- Transaction and account access is provided to corporate user for primary and add-on credit cards
- Approval rule set up for corporate user to perform the actions

Note

In application

1. Account searchable drop-down will allow user to search the account number basis on the Account Number, Account Name, or Account Currency or Branch Code.
2. Bank can configure the fields to be shown as additional values in the accounts drop-down.

2
Credit Cards

This topic describes the information displayed on this screen, which includes all active and inactive credit cards along with their associated details.

All the active credit cards of the user including the add-on cards linked to the user’s primary cards, total card limit, and total minimum due amount are displayed in a credit card widget form. In addition the credit card with its details like card number, expiry date, card holder name, card type, available credit limit, outstanding amount as well as the net repayment date are displayed. The user can view further details of each card or initiate requests such as request PIN, Block Card, etc. against a card by clicking on the kebab menu of each card.

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

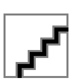
- Credit Card Details
- Transactions
- Card Payment
- Request PIN
- Block / Unblock Card
- Add-On Card
- Auto Pay
- Reset PIN
- Cancel Card

1. Perform anyone of the following navigation to access the **Aggregation Dashboard** screen.
    - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Credit Cards** .

      Under **Credit Cards** , click **Credit Cards** .
    - From the Search bar, type **Credit Cards – Credit Cards** and press **Enter**

The **Credit Card** screen appears.

Figure 2-1 Credit Cards



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-1 Credit Cards - Field Description

Field Name	Description
Card Product	The credit card product name.
Card Type	Displays the card type as primary card or Add-on card.
Card Number	The credit card number in masked format.
Status	Displays the status of the credit card if the card is inactive.
Card Holder Name	The card holders name as embossed on the card.
Card Expiry	The date on which card will expired in MM/YY format.
Available Credit Limit	The available credit limit on the user's card.
Current Outstanding	The total current outstanding amount to be paid.
Total Due	The total amount due on the credit card. This information is shown in case of a primary card.
Minimum Due	The minimum amount due towards the card payment. This information is shown in case of a primary card.
Due On	The date before which either minimum due or full payment is to be done. This information is shown in case of a primary card.

3 Credit Card Details

This topic provides the systematic instructions to user to view the credit card details such as billing information, cash and credit limits, card validity, and reward program 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.

To view the credit card details:

1. Perform the following navigation to access the **Credit Card Details** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Credit Cards** .

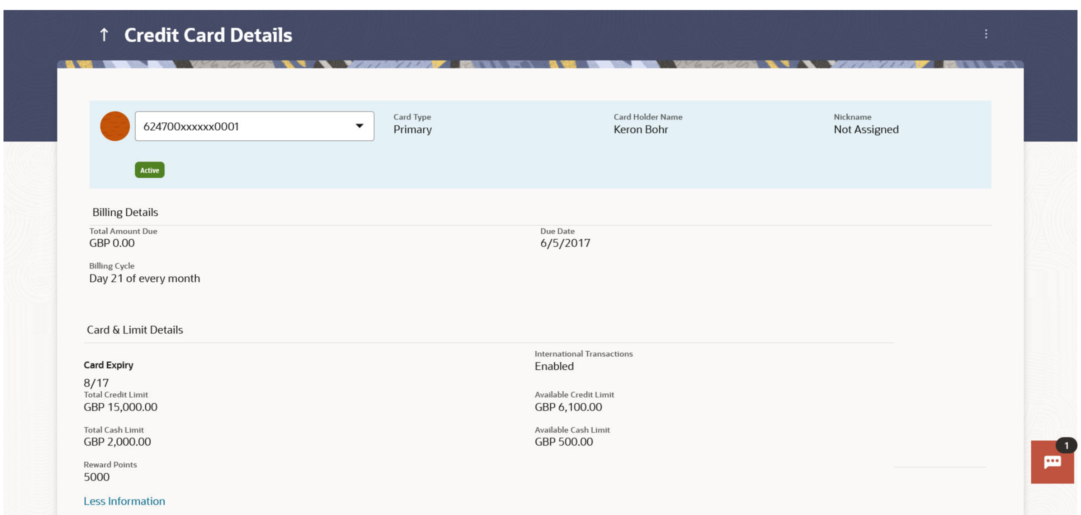
     From the Search bar, type **Credit Cards – Credit Cards Details** and press **Enter**

     Under **Credit Cards** , click **Credit Card Details**
   - Access through the kebab menu of transactions available under the **Credit Cards** module

   The **Credit Card Details** screen appears.
2. Select the credit card from the **Credit Card Number** list to view details of the same.

   Details of the selected credit card appear on the **Credit Card Details** screen.

Figure 3-1 Credit Card Details



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 3-1 Credit Card Details - Field Description

Field Name	Description
Credit Card Number	Select a credit card to view details of the same.
Card Status	Displays the status of the credit card if the card is inactive.
Card Type	Displays the card type as primary card or Add-on card.
Card Holder Name	The card holders name as embossed on the card.
Nickname	Nickname of the card. Click on the **Nickname** option from the kebab menu to add nickname. For more information on **Account Nickname**, refer **Account Nickname**.
Billing Details	This section is displayed only if the details being viewed are that of a Primary Credit Card.
Total Amount Due	The total amount due on the credit card.
Due Date	The date before which either minimum due or full payment is to be done.
Billing Cycle	Existing billing cycle as maintained for the selected card. Date for which billing statement is generated. Click on the **Change Billing Cycle** option from the kebab menu to change the Bill cycle.
Card & Limits Details	Click on the **Update Limits** option from the kebab menu to update Credit & Cash Limit.
Card Expiry	The date on which card will expired shown in MM/YY format.
International Transactions	The flag that indicates if international transactions are allowed on the card or not. The options are as: • **Active** – International transactions to be allowed on the card • **Inactive** - Disable all international transactions on the credit card Click on the **Disable/ Enable International Transaction** option from the kebab menu to change this flag as required.
Total Credit Limit	The total credit limit on the user's card.
Available Credit Limit	The available credit limit on the user's card.
Total Cash Limit	The total cash limit on the user's card.
Available Cash Limit	The available cash limit on the user's card.
Reward Points	The total reward points accumulated on the credit card. Click on the **Redeem Rewards** optionfrom the kebab menu to view and redeem rewards. User will be directed to the external page for to view the redemption catalogue and for point redemption.

3. To add card nickname/ modify/ delete nickname. For more information refer **Account Nickname** section.

   OR

   To change the billing cycle, click on the **Change Billing Cycle** option from the kebab menu. .

   OR

   To allow or disallow international transactions on card, click on the **Disable/ Enable International Transaction** option from the kebab menu.

   OR

   To update Credit & Cash Limit, click on the **Update Limits** option from the kebab menu.

OR

To view and redeem reward points, click on the **Redeem Rewards** option from the kebab menu.

OR

Click on the kebab menu to avail credit card related transactions.

3.1 Update Limits

This topic provides the systematic instructions to user to specify their desired cash and credit limits for the selected credit card.

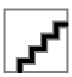
The user can view the existing cash and/or credit limit of a credit card limits. The user can also update the limits of an add-on card. In this case, in addition to the existing limit, the screen also displays the maximum limit amount that can be set for the card. This maximum limit amount is the limit assigned to the primary card.

To modify the limits of the credit card:

1. Click on the **Update Limits** option from the kebab menu on the **Credit Card Details** page, to update the limits as required.

   The **Update Limits** popup window appears.

   Figure 3-2 Credit Card - Update Limits

2. Update the **Available Cash** and/or **Available Credit limits**, as required.
3. Perform one of the following actions:
   - Click **Update** to save modified limits.

     A success message appears identifying that the request has been initiated successfully. The service request number is also displayed as part of the success message.
   - Click **Cancel** to cancel the transaction.
4. Perform one of the following actions:
   - Click **Home** to go to the Dashboard screen.
   - Click **View Card Details** to visit the card details page.

3.2 Change Billing Cycle

This topic provides the systematic instructions to primary cardholders to establish a new billing cycle for any of their credit cards, thereby facilitating improved fund management.

Users might want to change the billing cycle of a credit card to better suit their needs.

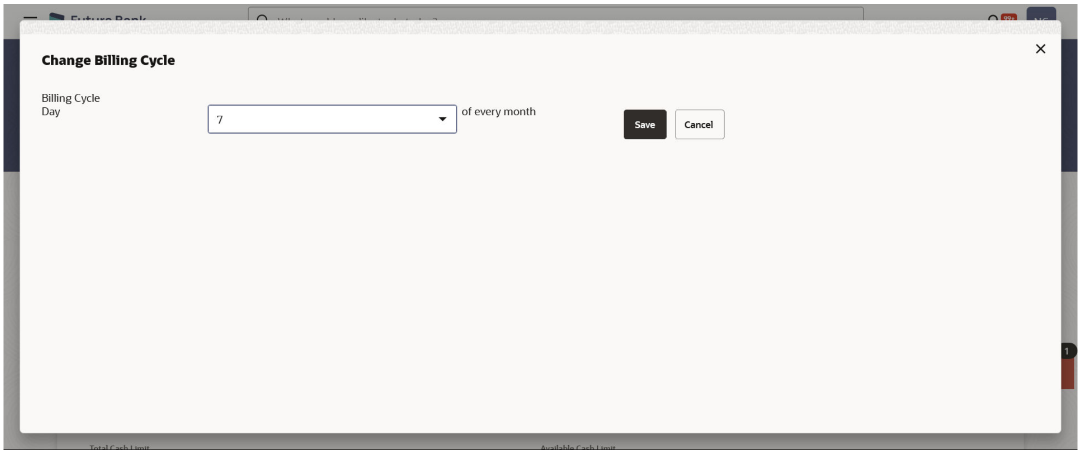
The user can change **Billing Cycle** by clicking **Change Billing Cycle** option from the kebab menu on the **Credit Card Details** page of a specific credit card.

To change the billing cycle of a credit card:

1. Click on the **Change Billing Cycle** option from the kebab menu on the **Credit Card Details** page, to change the billing cycle.

The **Change Billing Cycle** popup window appears.

Figure 3-3 Credit Card - Change Billing Cycle



2. From the **Billing Cycle** list, select the new billing day to assign to the selected credit card.
3. Perform one of the following actions:
   - Click **Save** to save new billing date.

     A success message appears identifying that the request has been initiated successfully. The service request number is also displayed as part of the success message.
   - Click **Cancel** to cancel the transaction.
4. Perform one of the following actions:
   - Click **Home** to go to the Dashboard screen.
   - Click **View Card Details** to visit the card details page.

3.3 Redeem Reward Points

This topic provides the systematic instructions to user to view and redeem reward points accumulated on their credit card.

To redeem reward point of a credit card:

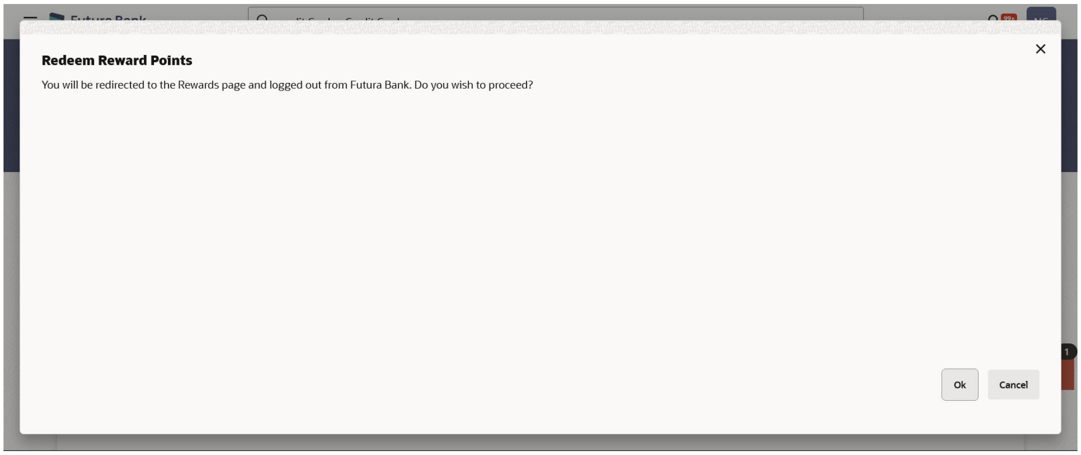
1. Perform anyone of the following navigation to access the **Redeem Reward Point** popup screen.
   - From the Dashboard, click **Toggle menu**, then click **Menu**, and then click **Cards** . Under **Cards** , click **Credit Cards** tab, and then click on the credit card, and from **Credit Card Details** page, click on the **More Actions**, and then click on the **Redeem Reward Points**
   - From the Search bar, type **Credit Cards – Credit Cards Details** and press **Enter**, and from **Credit Card Details** page, click on the **More Actions**, and then click on the **Redeem Reward Points**.
   - On the Dashboard, click **Overview** widget, click **Credit Cards** card, then click on the credit card, and from **Credit Card Details** page, click on the **More Actions**,and then click on the **Redeem Reward Points**.

   The **Credit Card Details - Redeem Reward Points** screen appears.

2. From the **Card Number** list, select the credit card whose reward to be redeemed.
3. Click on the **Redeem Reward Points** option from the **More Actions** menu on the **Credit Card Details** page.

   The **Redeem Reward Point** popup screen appears.

   Figure 3-4   Credit Card - Redeem Reward Points

4. Click **OK** to proceed to the Online Redemption portal.

   The user will be re-directed to a third party screen where the reward points can be seen and redeemed.

3.4 Enable/Disable International Transactions

This topic provides the systematic instructions to user to control international and foreign currency transactions.

To enable/disable International Transactions for a credit card:

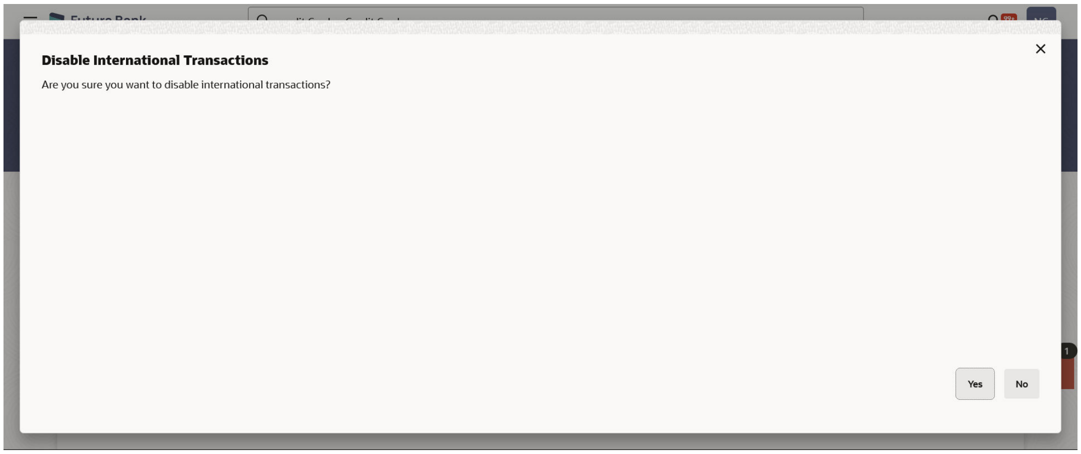
1. Perform anyone of the following navigation to access the **Credit Card - Enable/Disable International Transactions** screen.
   - From the Dashboard, click **Toggle menu**, then click **Menu**, and then click **Cards** .

     Under **Cards** , click **Credit Cards** tab, and then click on the credit card, and from **Credit Card Details** page, click on the **More Actions**, and then click on the **Enable/ Disable International Transactions**.
   - From the Search bar, type **Credit Cards – Credit Cards Details** and press **Enter**, and from **Credit Card Details** page, click on the **More Actions**, and then click on the **Enable/Disable International Transactions**
   - On the Dashboard, click **Overview** widget, click **Credit Cards** card, then click on the credit card, and from **Credit Card Details** page, click on the **More Actions**,and then click on the **Enable/Disable International Transactions**.

   The the **Credit Card - Enable/Disable International Transactions** popup screen appears.
2. From the **Card Number** list, select the credit card whose international transactions you wish to allow/disallow.
3. Click on the **Enable/Disable International Transactions** option from the **More Actions** menu on the **Credit Card Details** page.

The **Enable/Disable International Transactions** popup screen appears.

Figure 3-5 Credit Card - Enable/Disable International Transactions



4. Click **Disable** to disable the international transactions on the selected card.

> **Note**
>
> If the card's international transactions are disabled, the user can turn them **ON** by clicking on **'Enable'**.

5. Click **OK** to proceed to the Online Redemption portal.

   A success message appears identifying that the request has been initiated successfully. The service request number is also displayed as part of the success message.

   The user will be re-directed to a third party screen where the reward points can be seen and redeemed.

6. Perform one of the following actions:
   - Click **Transaction Details** to view the details of the transaction.
   - Click **Credit Card Details** to view the card details.
   - Click **Credit Cards** to visit Cards summary page.
   - Click on the **Transactions** link to view the transactions initiated by the card.
   - Click on the **Home** link to navigate back to dashboard page.

4
Card Payment

This topic provides the systematic instructions to user to make payments towards their credit card bills.

The user can select the amount he is willing to pay, whether that is minimum due, outstanding amount or a specified amount. This page is displayed when the user selects the **Card Payment** option from the menu. The user can opt to pay the minimum amount due, the total outstanding amount due or can even specify an amount other than the minimum amount due or the total outstanding amount, to pay towards credit card bill payment.

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

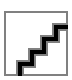
To make credit card payment:

1. Perform anyone of the following navigation to access the **Card Payment** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Credit Cards** .

     Under **Credit Cards** , click **Card Payment**.
   - From the Search bar, type **Credit Cards – Card Payment**and press **Enter**.
   - Access through the kebab menu of transactions available under the **Credit Cards** module.

   The **Card Payment** screen appears.

   Figure 4-1 Credit Card Payment

   > **Note**
   >
   > The fields which are marked as Required are mandatory.

   For more information on fields, refer to the field description table.

   Table 4-1 Credit Card Payment- Field Description

Field Name	Description
Card Number	Select the Credit Card for which payment is to be made.

Table 4-1 (Cont.) Credit Card Payment- Field Description

Field Name	Description
Amount to Pay	Select an option from what is provided as options to make credit card payments. The options are: • **Minimum**: The user can select this option to pay the minimum amount due towards the card payment. • **Outstanding**: This option can be selected if the user wishes to pay the total amount outstanding on the card payment. • **Specify**: The user can select this option in order to specify a certain amount to be paid towards the card payment.
Amount	Specific amount to be paid towards credit card bill payment. This field is enabled for input, if you select **Specify** option in **Select Amount to Pay** field.
Source Account	The user's current and savings accounts from which funds can be transferred for bill payment are listed.
Balance	The account balance amount (with currency) of the current or savings account selected as source account.

2. From the **Card Number** list, select the credit card for which payment is to be made.
3. In the **Amount to Pay** field, select the appropriate Payment type.

   Perform one of the following actions:

   - If you select the **Specify** option in **Select amount to Pay** field:
     a. In the **Amount** field, enter the amount to be paid.
     b. From the **Source Account** list, select the appropriate account number.
   - If you select the **Minimum or Outstanding** options in **Amount to Pay** field:

     The respective amount that has to paid for bill payment appears.

     a. From the **Source Account** list, select the account number from which payment is to be made.
4. Perform one of the following actions:
   - Click **Submit**.

     The **Review** screen appears.
   - Click **Cancel** to cancel the transaction.
5. Perform one of the following actions:
   - Verify the details and click **Confirm**.

     The success message appears, along with the service request number.
   - Click **Back** to navigate back to the previous screen.
   - Click **Cancel** to cancel the transaction.
6. Perform one of the following actions:
   - Click **Home** to go to the Dashboard screen.
   - Click **View Card Details** to visit the card details page.

5 Request PIN

This topic provides the systematic instructions to user to request a new PIN for their credit card.

The application supports new PIN requests for both primary as well as for Add-On cards. While applying for a new PIN request, the user can specify where the new PIN is to be delivered. The user can opt for the PIN to be delivered at his postal address or can even select a branch at which the PIN is to be delivered.

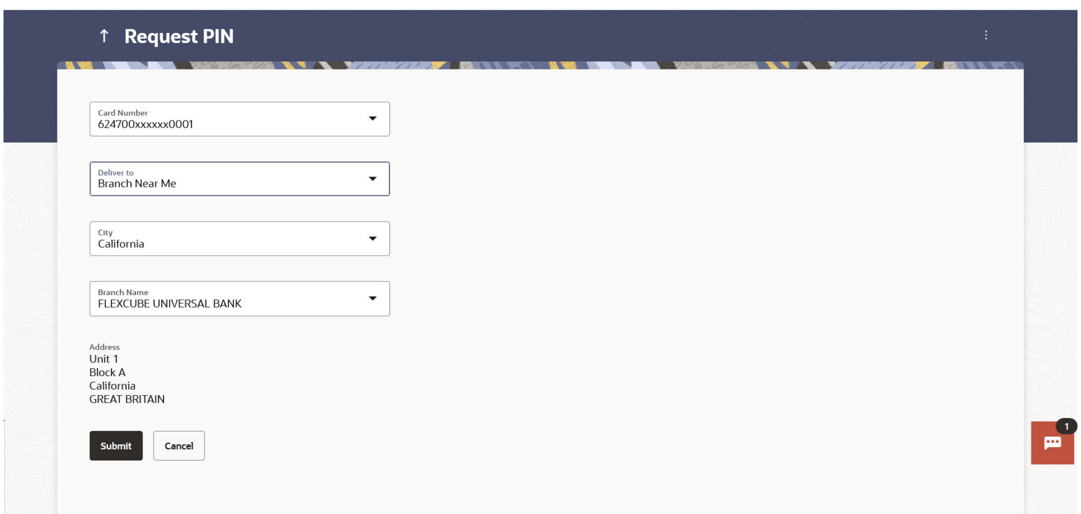
To request for a Credit Card PIN:

1. Perform anyone of the following navigation to access the **Request PIN** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, and then click **Credit Cards**.

     Under **Credit Cards**, click **Request PIN**.
   - From the Search bar, type **Credit Cards – Request PIN**
   - Access through the kebab menu of transactions available under the **Credit Cards** module.

   The **Request PIN** screen appears.

Figure 5-1 Request PIN



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 5-1 Request PIN - Field Description

Field Name	Description
Card Number	Select the credit card for which a new PIN is required.
Delivery to	The customer is required to specify where the new card is to be delivered. The options are: • **Postal Address** • **Residential Address** • **Office Address** • **Branch Near Me**
The following fields will be enabled if the **Branch Near Me** option in the **Delivery 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.

2. From the **Card Number** list, select the credit card for which a new PIN is required.
3. In the **Delivery to** field, select the option of choice.

   Perform one of the following actions:

   - If you select the **My Address** option:
     a. From the **Select Address** list, select the desired option.
        Based on the option selected, the complete residential/work/postal address of the user as maintained by the bank is displayed.
   - If you select the **Branch Near Me** option as delivery preference:
     a. From the **City** list, select the desired city.
     b. From the **Branch Name** list, select the desired branch.
        The complete address of selected branch appears.
4. Perform one of the following actions:
   - Click **Submit**.

     The **Review** screen appears.
   - Click **Cancel** to cancel the transaction.
5. Perform one of the following actions:
   - Verify the details and click **Confirm**.

     The success message appears, along with the service request number.
   - Click **Back** to navigate back to the previous screen.
   - Click **Cancel** to cancel the transaction.
6. Perform one of the following actions:
   - Click **Home** to go to the Dashboard screen.
   - Click **View Card Details** to visit the card details page.

6

Reset PIN

This topic provides the systematic instructions to user to generate a credit card PIN at their convenience.

A credit card PIN is required to authenticate any credit card transaction. Without a PIN, the user will not be able to make any Point of Sale purchases.

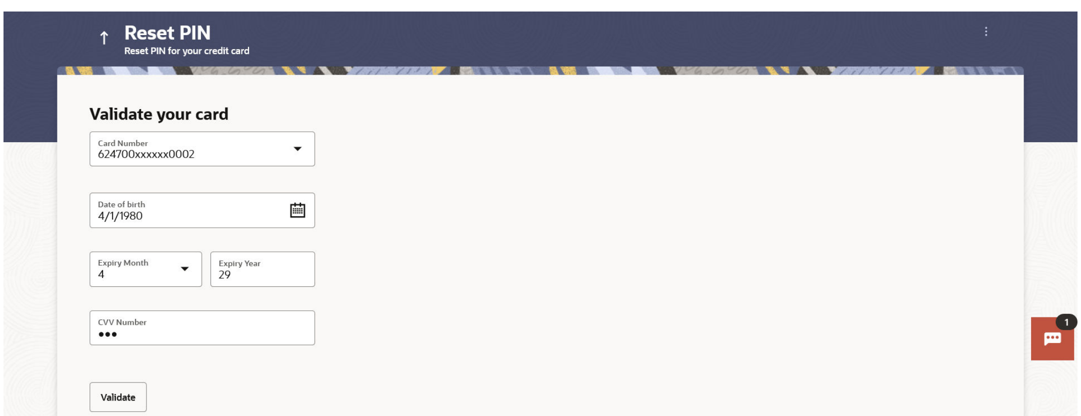
> **Note**
>
> This feature is available only for active credit cards.

To generate the credit card PIN:

1. Perform anyone of the following navigation to access the **Reset PIN** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, and then click **Credit Cards**. Under **Credit Cards**, click **Reset PIN**.
   - From the Search bar, type **Credit Cards – Reset PIN**
   - Access through the kebab menu of transactions available under the **Credit Cards** module.

   The **Reset PIN** screen appears.
2. From the **Card Number** list, select the credit card of which PIN is to be reset.
3. In the **Date of Birth** date calendar field, specify the card holder's date of birth.

Figure 6-1 Reset PIN- Card Details



> **Note**
>
> The fields which are marked as Required are mandatory.

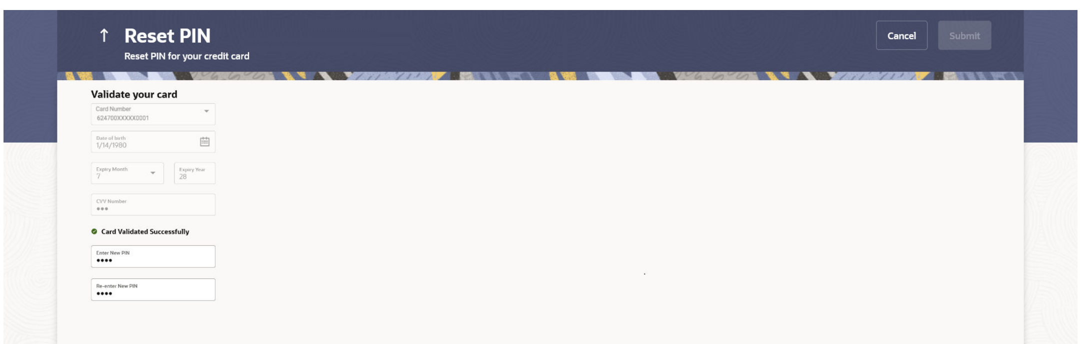
For more information on fields, refer to the field description table.

Table 6-1 Reset PIN- Card Details - 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.
Card Details	
Expiry Date on Card	Enter the expiry date of the credit card in format - MM/YY.
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. In the **Expiry Date on Card** field, enter the Card Expiry Date (YYMM).
5. In the **CVV Number** field, enter the numeric digit code printed on the back of the card.
6. Perform one of the following actions:
   - Click **Validate**. The entered card details are verified, and the Reset PIN section appears.
   - Click **Cancel** to cancel the transaction.

Figure 6-2 NEW PIN Details



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 6-2 NEW PIN Details - Field Description

Field Name	Description
Enter New PIN	Enter a new PIN of your choice.

Table 6-2 (Cont.) NEW PIN Details - Field Description

Field Name	Description
Re-enter New PIN	Re-enter the new PIN in this field to confirm the same.

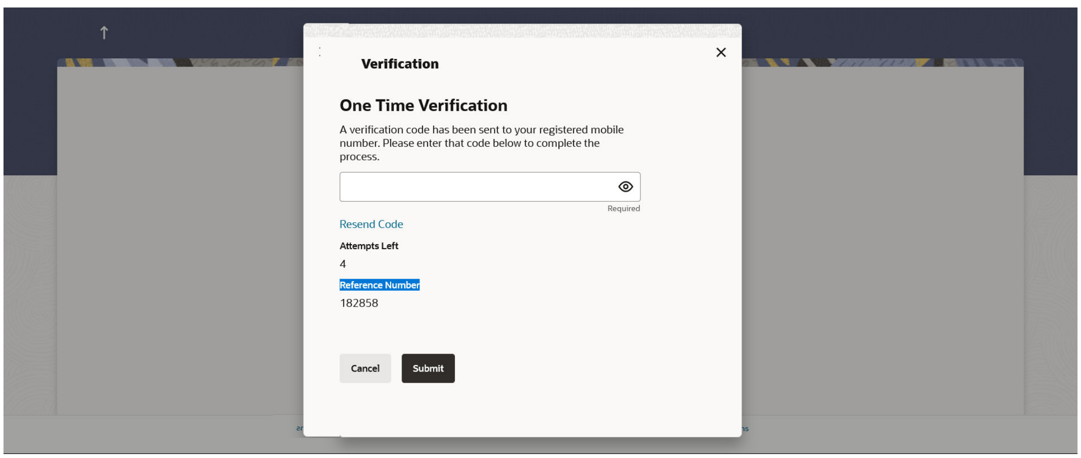
7. Enter the new PIN as per your choice in **Enter New PIN** and **Re-enter New PIN** fields respectively.
8. Perform one of the following actions:
   - Click **Submit**.

     The Authentication screen appears.
   - Click **Cancel** to cancel the transaction.
9. You will receive an OTP code as a message on your registered mobile and or an email at your registered email ID.

   Enter the OTP code in the **Verification Code** field and click on **Submit**.

   For more information on OTP, refer the **OTP** section.

Figure 6-3 Credit Card PIN – One Time Verification



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 6-3 Credit Card PIN – One Time Verification - Field Description

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

10. Perform one of the following actions:
    - Click **Submit**.

The success message of credit card PIN generation appears.

- Click **Cancel** to cancel the transaction.

11. Perform one of the following actions:
    - Click **Home** to go to the Dashboard screen.
    - Click **View Card Details** to visit the card details page.

7 Block/Unblock Card

This topic describes the functionality that enables users to both block and unblock their credit card, as well as request a replacement 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.

Perform anyone of the following navigation to access the **Block/Unblock Card** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, and then click **Credit Cards.**

  Under **Credit Cards**, click **Block/Unblock Card** .
- From the Search bar, type **Credit Cards – Block/Unblock Card**
- Access through the kebab menu of transactions available under the **Credit Cards** module

The **Block/Unblock Card** screen appears.

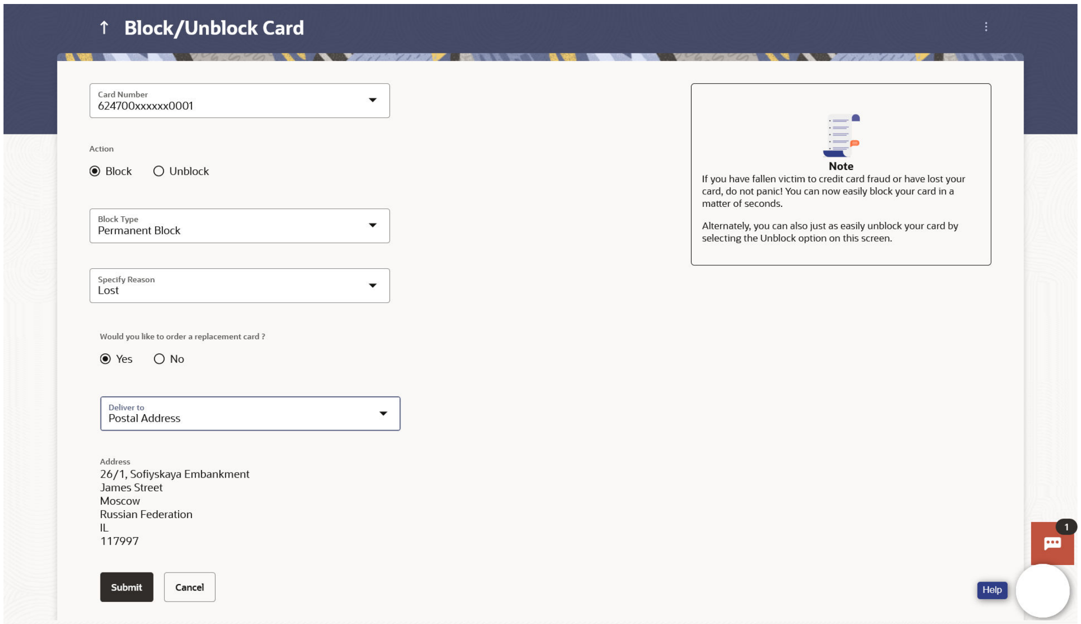
7.1 Block Card

This topic provides the systematic instructions to user to initiate both the blocking of their credit card and a request for a replacement card.

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

1. Navigate to the **Block / Unblock Card** screen.

Figure 7-1 Block Card



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 7-1 Block Card - Field Description

Field Name	Description
Card Number	Select the credit card which needs to be blocked.
Action	Choose the option to either block or unblock the card. The options are: • **Block** • **Unblock**
Block Type	Specify whether the card is to be temporarily blocked or is to be permanently blocked. The options are: • **Temporary Block** • **Permanent Block**
The following fields are enabled if you select the **Temporary Block** 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**

Table 7-1 (Cont.) Block Card - Field Description

Field Name	Description
The following fields are enabled if you select the **Permanent Block** 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: • **Damaged** • **Lost** • **Stolen**
Would you like to order a replacement card?	Select the option to identify whether a replacement card is to be issued. The options are: • **Yes** • **No**
Delivery 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 **Would you like to order a replacement card?** The options are: • **Postal Address** • **Branch Near Me**
Following fields will be enabled if the **Branch Near Me** option is selected in the **Delivery 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.

2. From the **Card Number** list, select the credit card which needs to be blocked.
3. Choose option **Block** to block the credit card from the **Action** field,
    a. From the **Block Type** list select the desired option.
        i. If the **Temporary Block** option is selected;
            i. From the **Specify Reason** list, select the appropriate reason for which the card needs to be blocked.
        ii. If the **Permanent Block** option is selected;
            i. From the **Specify Reason** list, select the appropriate reason for which the card needs to be blocked.
            ii. This screen also provides the user with the facility to apply for a replacement card.
            iii. Select option **Yes**, if you wish to order a replacement card under the field **Would you like to order a replacement card?**
            iv. If you have selected option **Yes**, proceed to specify the details pertaining to where you would like the replacement card to be delivered.
                i. If you select the **Branch Near Me** option as delivery to:

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.

4. Perform one of the following actions:
   - Click **Submit**.

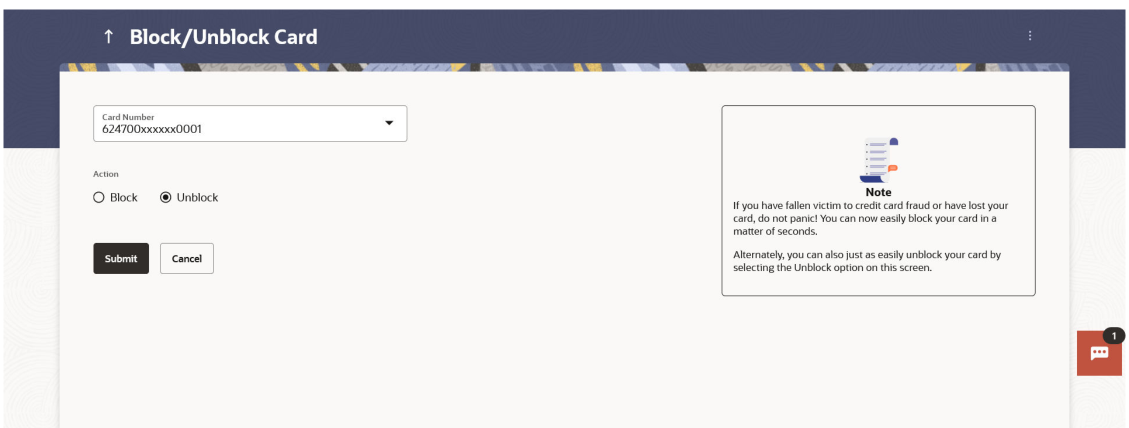
     The **Review** screen appears.
   - Click **Cancel** to cancel the transaction.
5. Perform one of the following actions:
   - Verify the details and click **Confirm**.

     The success message appears, along with the service request number.
   - Click **Back** to navigate back to the previous screen.
   - Click **Cancel** to cancel the transaction.
6. Perform one of the following actions:
   - Click **Home** to go to the Dashboard screen.
   - Click **View Card Details** to visit the card details page.

7.2 Unblock Card

This topic provides the systematic instructions to user to unblock their blocked credit card.

Figure 7-2 Unblock Card



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 7-2 Unblock Card - Field Description

Field Name	Description
Card Number	Select the credit card which needs to be unblocked.
Action	The user is required to specify the whether he/she wants to block or unblock the card. The options are: • **Block** • **Unblock**

To unblock the credit card:

1. Navigate to the **Block / Unblock Card** screen.
2. From the **Card Number** list, select the credit card which needs to be unblocked.
3. Choose option **Unblock** to unblock the credit card from the **Action** field.
4. Perform one of the following actions:
   - Click **Submit**.

     The **Review** screen appears.
   - Click **Cancel** to cancel the transaction.
5. Perform one of the following actions:
   - Verify the details and click **Confirm**.

     The success message appears, along with the service request number.
   - Click **Back** to navigate back to the previous screen.
   - Click **Cancel** to cancel the transaction.
6. Perform one of the following actions:
   - Click **Home** to go to the Dashboard screen.
   - Click **View Card Details** to visit the card details page.

8 Cancel Card

This topic provides the systematic instructions to user to cancel their credit 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.

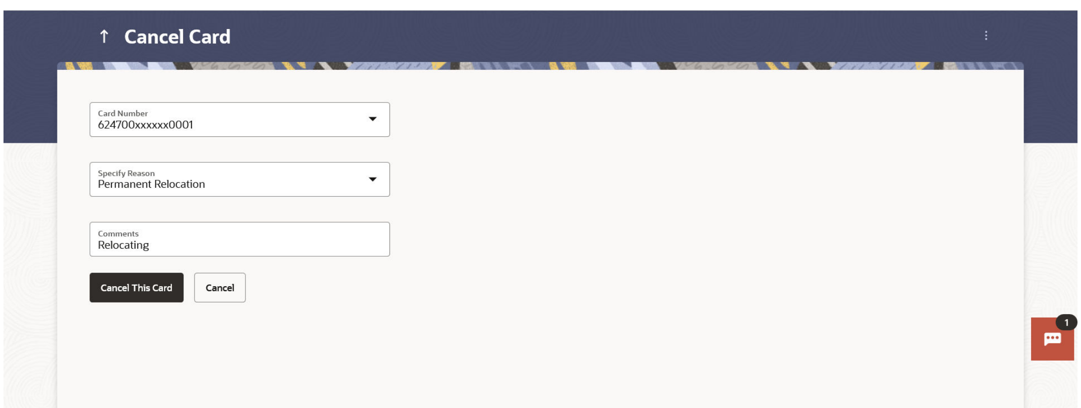
To cancel the credit card:

1. Perform anyone of the following navigation to access the **Cancel Card** screen.
    - From the Dashboard, click **Toggle menu**, click **Menu**, and then click **Credit Cards**.

      Under **Credit Cards**, click **Cancel Card**.
    - From the Search bar, type **Credit Cards – Cancel Card**
    - Access through the kebab menu of transactions available under the **Credit Cards** module.

   The **Credit Cards** screen appears.

Figure 8-1 Cancel Card



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 8-1 Cancel Card - Field Description

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

2. From the **Card Number** list, select the credit card which needs to be cancelled.
3. From the **Specify Reason** list, select the appropriate reason to identify why the card is being cancelled.
4. Perform one of the following actions:
   - Click **Submit**.

     The **Review** screen appears.
   - Click **Cancel** to cancel the transaction.
5. Perform one of the following actions:
   - Verify the details and click **Confirm**.

     The success message appears, along with the service request number.
   - Click **Back** to navigate back to the previous screen.
   - Click **Cancel** to cancel the transaction.
6. Perform one of the following actions:
   - Click **Home** to go to the Dashboard screen.
   - Click **View Card Details** to visit the card details page.

9

Apply for Add-On Card

This topic provides the systematic instructions to the primary cardholders to submit applications for add-on cards online.

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

The user can apply for an Add-On card by selecting the option provided. The user can customize the Add-On card by specifying the name to be embossed on the card and also by defining the credit and cash limits of the card.

> **Note**
>
> a. In case user is having an Add-on, and it is active card, he will be able to see the card details, Request pin for his card only, and block his card only.
>
> b. In case user is having an Add-on Card, and it is inactive, he will be able to see the card details and able to block his card.
>
> c. In case user is having an Add-on Card which is hotlisted, then he will be able to see just his card details.
>
> d. In case user has Add-on Card is cancelled, then he will be able to see just the card details.

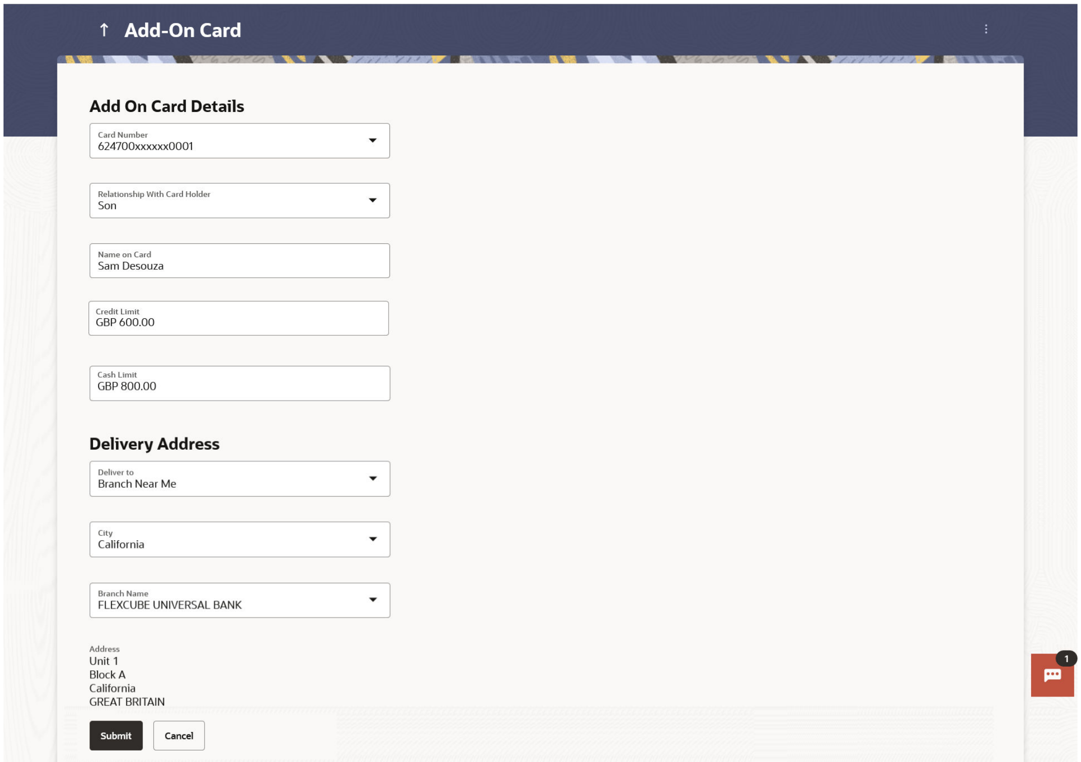
To apply for an Add-On card:

1. Perform anyone of the following navigation to access the **Add-On Card** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, and then click **Credit Cards**.

     Under **Credit Cards**, click **Add-On Card** .
   - From the Search bar, type **Credit Cards – Apply for Add-On Card**
   - Access through the kebab menu of transactions available under the **Credit Cards** module

   The **Add-On Card** screen appears.

Figure 9-1 Add-On Card Request



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 9-1 Field Description

Field Name	Description
Card Number	Select the primary credit card for which an add-on credit card is to be requested.
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.

Table 9-1 (Cont.) Field Description

Field Name	Description
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 To	Specify where the add-on card is to be delivered. The options are: • **Postal Address** • **Branch Near Me**
Following fields will be enabled if the **Branch Near Me** option is selected in the **Delivery To** field.	
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.

2. From the **Card Number** list, select the credit card for which an add-on card is to be requested.
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 To** field, select the option of choice.

   Perform one of the following actions:

   - If you select the **Branch Near Me** option as delivery preference:
     a. From the **City** list, select the desired city.
     b. From the **Branch Near Me** list, select the desired branch.
        The complete address of selected branch appears.
8. Perform one of the following actions:
   - Click **Submit.**

     The **Review** screen appears.
   - Click **Cancel** to cancel the transaction.

9. Perform one of the following actions:
   - Verify the details and click **Confirm**.

     The success message appears, along with the service request number.
   - Click **Back** to navigate back to the previous screen.
   - Click **Cancel** to cancel the transaction.
10. Perform one of the following actions:
    - Click **Home** to go to the Dashboard screen.
    - Click **View Card Details** to visit the card details page.

10
Auto Pay

This topic provides the systematic instructions to user for updating and deregistering auto-pay instructions associated with a credit card.

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.

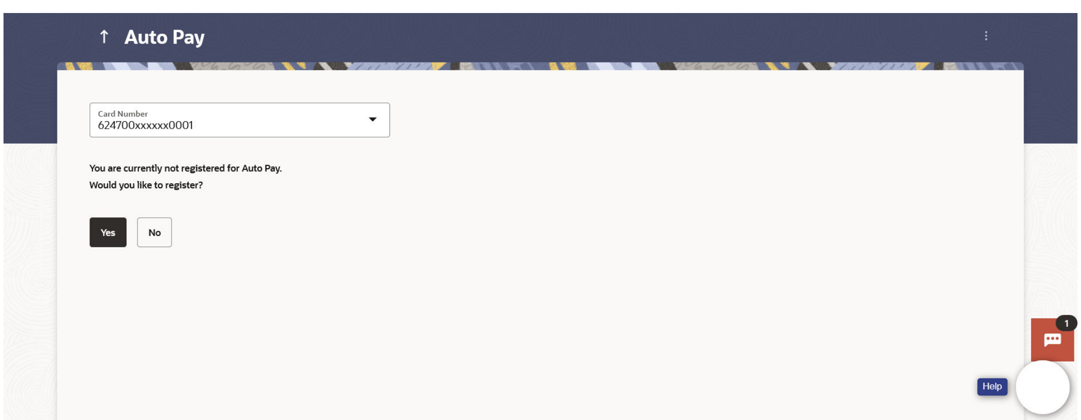
The Auto pay instruction is executed as per the credit card bill cycle for the selected card. The user can de-register from auto pay at any time.

To update and de register the Auto Pay instruction for the Credit Card:

1. Perform anyone of the following navigation to access the inactive **Credit Card Details** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, and then click **Credit Cards**. Under **Credit Cards**, click **Auto Pay**.
   - From the Search bar, type **Credit Cards – Auto Pay**.
   - Access through the kebab menu of transactions available under the **Credit Cards** module.

   The **Auto Pay** screen appears.

Figure 10-1 Auto Pay Register



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

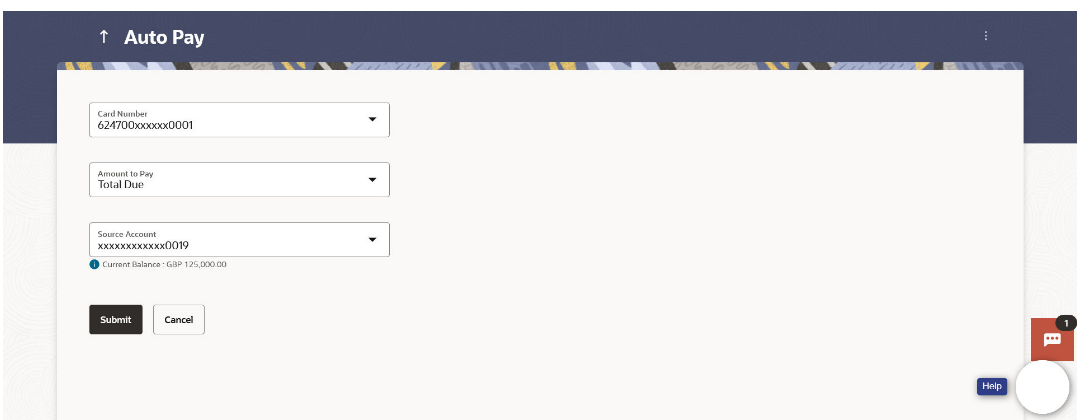
Table 10-1 Auto Pay Register - Field Description

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

2. From the **Select Card** list, select the credit card for which auto pay instructions need to be set/modified.
3. If the selected credit card has not been registered for the auto pay facility, a message is displayed on the screen informing the user of the same.

   The user is provided with the option to register the credit card for automatic payments.
4. Perform one of the following actions:
   - Click **Yes** to set the Auto Pay instruction.
   - Click **No** to cancel the transaction.

Figure 10-2 Auto Pay



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 10-2 Auto Pay - Field Description

Field Name	Description
Card Number	Select the credit card for which auto pay instruction is to be set or modified.
Select Amount for Autopay	The user can identify whether the total amount due or the minimum amount due is to be paid every billing cycle. The options are: • **Total Due** • **Minimum Due** • **Specify** **Note** In case of Auto payment of credit card using **Specify** option i.e. specific amount, the retail 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.
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.
Source Account	Select the current or savings account number from which the amount is to be debited for credit card bill payment.

5. Specify whether the total amount due or the minimum amount due or a specific amount is to be paid per billing cycle.
6. From the **Account Number** list, select the current or savings account number that is to be debited for credit card bill payment per cycle.
7. Perform one of the following actions:
   - Click **Submit** to update the Auto Pay Instruction.

     The **Review** screen appears.
   - Click **Cancel** to cancel the **Auto Pay Instruction**.

> **Note**
>
> The **De-register** option 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 payment, the review screen will be displayed followed by the confirm screen once the user confirms deregistration.

8. Perform one of the following actions:
   - Verify the details and click **Confirm**.

     The success message of credit card PIN generation appears.
   - Click **Back** to navigate back to the previous screen.
   - Click **Cancel** to cancel the transaction.

9. Perform one of the following actions:
   - Click **Home** to go to the Dashboard screen.
   - Click **View Card Details** to visit the card details page.

11

Transactions

This topic provides the systematic instructions to user to view details of all transactions, including purchases, payments, debits, and credits, made on their credit card accounts.

Users can select any card to view transactions initiated using that card. All transactions initiated on the card are displayed in chronological order of spending, with the latest transactions displayed first. Only primary cards are available for selection. On selecting a primary card, if any Add-On cards are linked to it, the transactions initiated on the Add-On card are also listed.

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

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**
>
> a. 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.
>
> b. 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:

- Download Pre-Generated Statements – The customer can select the Pre-Generated Statement option from the **More Actions** 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.
- Subscribe for E-Statements – By selecting the E-Statement option from the **More Actions** , 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.

To view transactions:

1. Perform anyone of the following navigation to access the **Transactions** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Cards**, and then click **Credit Cards** tab, click on the credit card.

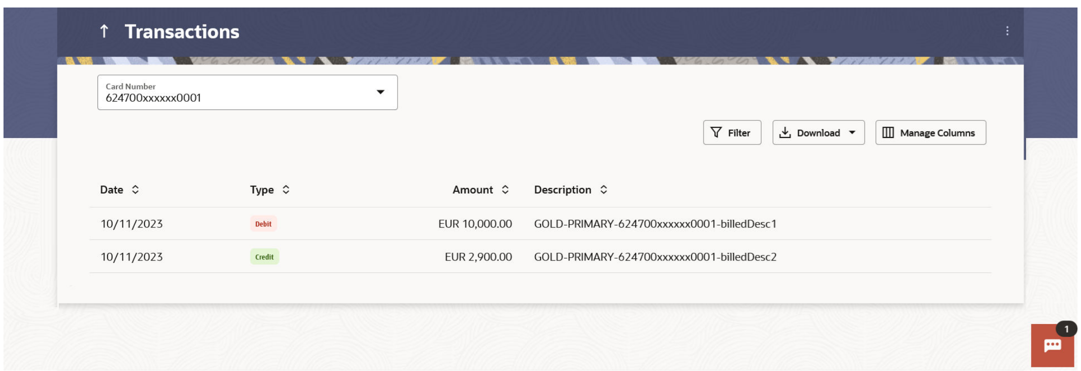
  From the **Credit Card Details** page, click on the **Show all transactions** link under **Recent Transaction** section.
- From the Search bar, type **Credit Cards – Transactions**and press **Enter**
- On the Dashboard, click **Overview** widget, click **Credit Cards** card,then click on the credit card.

  From the **Credit Card Details** page, click on the **Show all transactions** link under **Recent Transaction** section.

The **Transactions** screen appears.

2. From the **Credit Card Number** list, select the credit card to view transactions initiated through that card.

Figure 11-1 Transactions – View Transactions



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 11-1 Transactions – View Transactions - Field Description

Field Name	Description
Card Number	Select the credit card to view transactions initiated using that card.
View Options	Filters to view the transaction type. The options are: • **Billed Transactions** • **Unbilled Transactions**
Amount	The specific transaction amount matching to which you wish to view transactions.

Table 11-1 (Cont.) Transactions – View Transactions - Field Description

Field Name	Description
Month	The user is required to select a month so as to be able to view the billed transactions of that month. This field appears if you select the **Billed Transactions** option from the **Transaction Type** list.
Search Result	
Date	The date on which the transaction took place.
Amount	The transaction amount.
Description	Displays the name of the credit card associated with the transaction along with the description of the transaction.
Transaction Type	The type of transaction performed, i.e. if it was a debit or credit transaction.

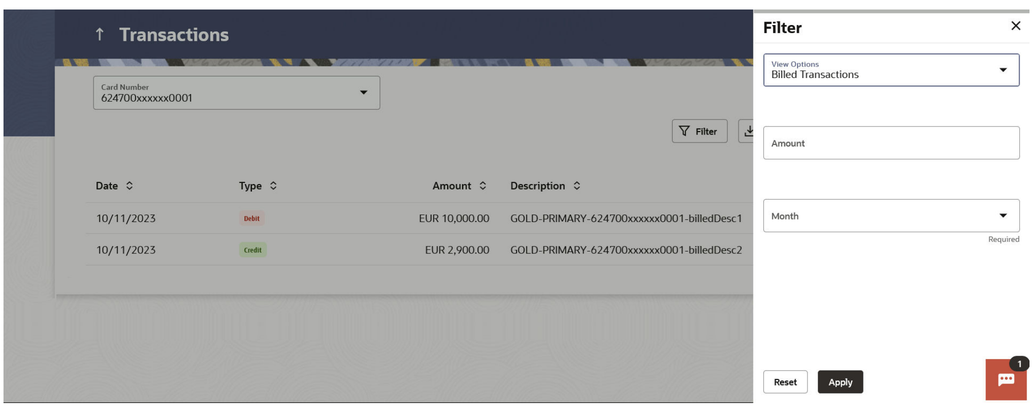
3. Perform one of the following actions:

   - Click the 

 change filter criteria.

     The **Filter** overlay screen appears. Based on the defined criteria you can view transactions.

Figure 11-2 Transactions – Filter Criteria



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 11-2 Transactions – Filter Criteria - Field Description

Field Name	Description
View Options	Filters to view the transaction type. The options are: – **Billed Transactions** – **Unbilled Transactions**
Amount	The specific transaction amount matching to which you wish to view transactions.
Month	The user is required to select a month so as to be able to view the billed transactions of that month. This field appears if you select the **Billed Transactions** option from the **Transaction Type** list.

a. From the **View Options** list, select the desired transaction period.
   i. If the option **Billed Transaction** has been selected in the **View Options** list, select the month so as to be able to view the billed transactions of that month.
b. In the **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.
c. From the **Month** list, select the month for which the pre-generated statement is to be viewed / downloaded / printed.
d.
e. Perform one of the following actions:
   – Click **Apply** to view transactions based on the defined criteria.
   – Click **Reset** to clear the details entered.

- Click the Download . The statement gets downloaded in PDF format.
- Click the Manage Columns icon to setup a column preference by rearranging or removing columns.
- Click on the **More Actions** menu to access other Credit Card statement related transactions.

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

  – Subscribe for E-Statements
  – View Pre-Generated Statements

11.1 E-statement

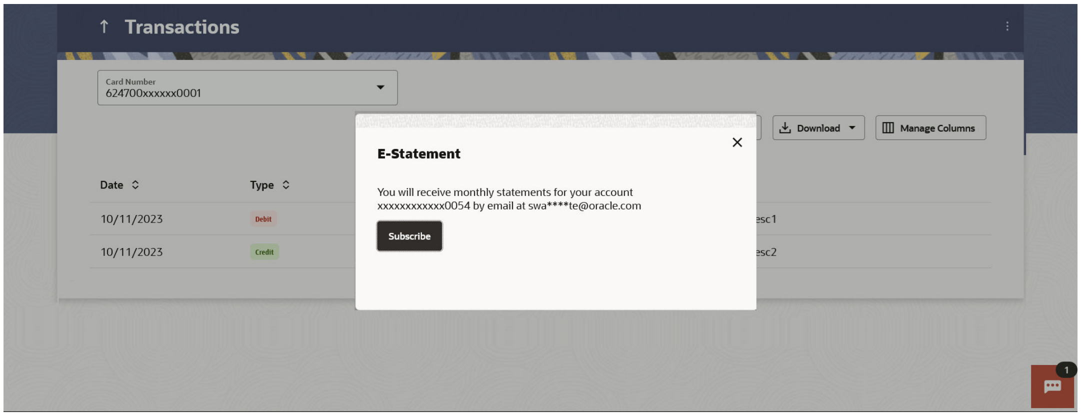
This topic provides the systematic instructions to user to manage their e-statement subscriptions, including both subscribing and unsubscribing.

To subscribe / unsubscribe for e-statements:

1. Click the icon on the **Transactions** screen, and click **E-Statement** to subscribe / unsubscribe for e-statements.

The **E-Statement** popup screen appears.

Figure 11-3 E-Statement



2. The E-Statement pop-up screen appears with a message stating, ‘You will receive monthly statements for your credit card <Credit Card Number in masked format> by email at <User’s email address in masked format>’.
   a. Click **Subscribe** to opt to receive monthly statements on your registered email address.

      The success message of request submission appears.

      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.

      Click **OK** to complete the transaction.
   b. Click **Unsubscribe** to opt out of receiving monthly statements on your registered email address.

      The success message of request submission appears.
3. Perform one of the following actions:
   - Click **Home** to go to the Dashboard screen.
   - Click **View Account Details** to visit the account details page.

11.2 Pre-generated Statement

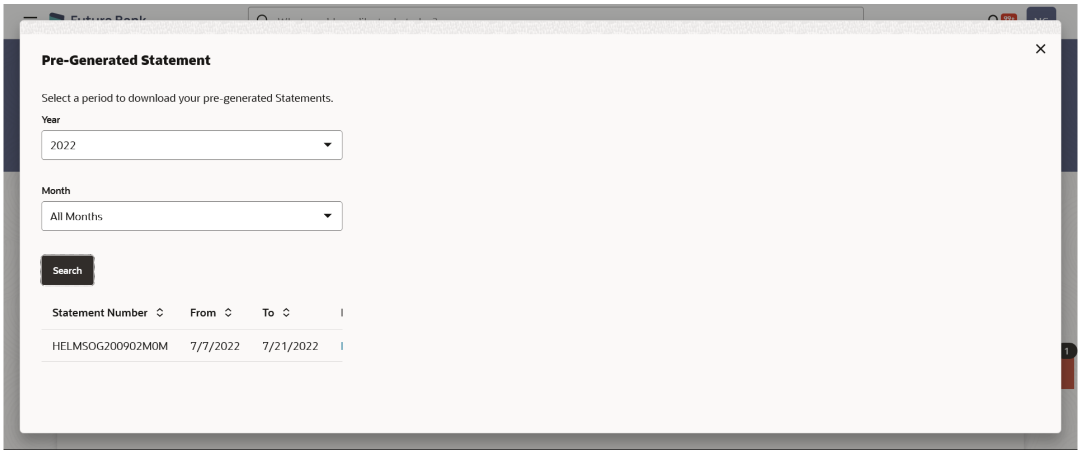
This topic provides the systematic instructions to user for generating pre-generated statements.

To download pre-generated statements:

1. Click the ⋮ icon on the **Transactions** screen, and click **Pre-generated Statement** to download a pre-generated statement.

   The **Pre-generated Statement** screen appears.

Figure 11-4 Pre-generated Statement



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 11-3 Pre-generated Statement - Field Description

Field Name	Description
Select a period to download your pre-generated Statements	
Period	
Year	The year for which the pre-generated statement is to be viewed / downloaded / printed.
Month	The month for which the pre-generated statement is to be viewed / downloaded / printed.

2. The **Pre-Generated Statements** pop up screen appears.
   a. From the **Period** lists, select the desired year and month to be displayed all the statements generated within that period.
   b. Click **Search** to be displayed all statements generated within the specified period.
   c. Click on the link (.pdf) available against any statement record todownload that particular statement.

12 Inactive Card Details

This topic provides the systematic instructions to user to view details of all their inactive credit cards, including those that have been cancelled, blocked, or deactivated.

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. User can avail credit card related transactions on the kebab menu.

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

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

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

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

To view inactive credit card details:

1. Perform the following navigation to access the **Credit Card Details** screen.

   From the Dashboard, click **Toggle menu**, then click **Menu**, and then click **Cards** .

   Under **Cards** , click **Credit Cards** tab, and then click on the Inactive/ Closed Credit card.

   The **Credit Card Details** screen appears.

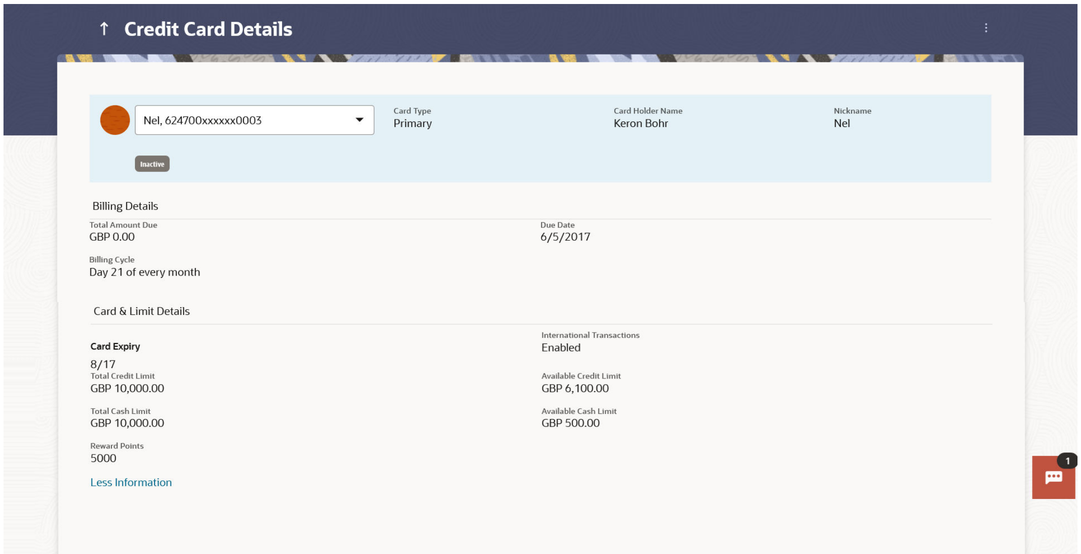
2. Select the option **Inactive/Closed** from the provided filter option on the credit cards widget.

   All the inactive credit cards held by the user appear.

3. Click on a specific credit card record in order to view details of that card.

   Details of the selected credit card appear on the **Credit Card Details** screen.

Figure 12-1 Inactive Card Details



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 12-1 Inactive Card Details - Field Description

Field Name	Description
Credit Card Number	Select a credit card to view details of the same.
Card Status	Displays the current status of the card, i.e. whether the card is active, inactive, hotlisted or cancelled. If the card is inactive, the user can select the option provided to activate the card.
Card Type	Displays the card type as primary card or Add-on card.
Card Holder Name	The card holders name as embossed on the card.
Nickname	The nickname of the card, if defined, is displayed.
Billing Details	This section is displayed only if the details being viewed are that of a Primary Credit Card.
Total Amount Due	The total amount due on the credit card.
Due Date	The date before which either minimum due or full payment is to be done.
Billing Cycle	Existing billing cycle as maintained for the selected card. Date for which billing statement is generated.
Card & Limits Details	
Card Expiry	The date on which card will expired.

Table 12-1 (Cont.) Inactive Card Details - Field Description

Field Name	Description
International Transactions	The flag that indicates if international transactions are allowed on the card or not. The options are as: • **Active** – International transactions to be allowed on the card • **Inactive** - Disable all international transactions on the credit card
Total Credit Limit	The total credit limit on the user's card.
Available Credit Limit	The available credit limit on the user's card.
Total Cash Limit	The total cash limit on the user's card.
Available Cash Limit	The available cash limit on the user's card.
Reward Points	The total reward points accumulated on the credit card. Click on the **Redeem Rewards** option from the kebab menu to view and redeem rewards.

4. To add card nickname/ modify/ delete nickname. For more information refer **Card Nickname** section.

   OR

   To view and redeem reward points, click on the **Redeem Reward** option from the kebab menu.

   OR

   To activate the card, click on the **Activate Card** option from the kebab menu. For more information refer **Activate Card** section.

   OR

   To cancel the card, click on the **Cancel Card** option from the kebab menu. For more information refer **Cancel Card** section.

> **Note**
>
> The actions available on inactive cards are:
>
> a. **Inactive Card**
>
>   Primary Card: Card Details, Transactions, Block/Cancel card/ Replace card
>   Add On card: Card Details, Transactions, Block/Cancel card/ Replace card
>
> b. **Hot listed Cards**
>
>   Primary Card: Card Details, Transactions Add On card: Card Details
>
> c. **Cancelled Cards**
>
>   Primary Card: Card Details, Transactions Add On card: Card Details

13
Activate Card

This topic provides the systematic instructions to users to activate inactive cards.

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.

To activate a deactivated card:

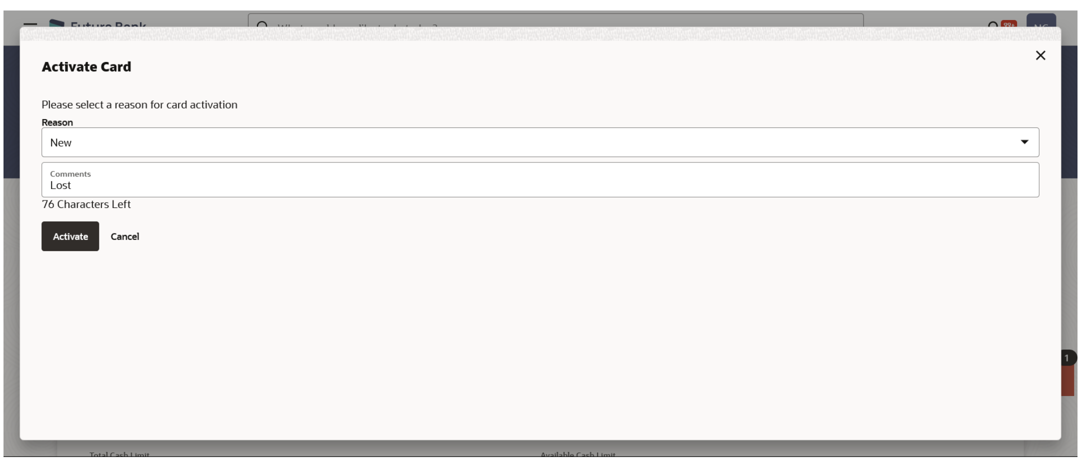
1. From the Dashboard, click **Toggle menu**, then click **Menu**, and then click **Cards** . Under **Cards** , click **Credit Cards** tab, and then click **Inactive Credit Card**.

   The inactive **Credit Card Details** screen.

2. Click on the **Activate** button for the inactive card that needs to be activated.

   The **Activate Card** popup screen appears.

Figure 13-1 Activate Card



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 13-1 Activate Card - Field Description

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

3. From the kebab menu select **Activate Card** option to activate the card.

   The **Activate Card** popup screen appears.
4. From the **Reason** list, select appropriate reason for card activation.
5. In the **Comments** field, enter the comment for the card activation.
6. Perform one of the following actions:
   - Click **Activate** to activate the card.

     The success message appears, along with the transaction reference number.
   - Click **Cancel** to cancel the transaction.
7. Perform one of the following actions:
   - Click **Card Details** to navigate to the Credit Card Details page of that card.
   - Click on the **View Credit Cards** redirects to Card page.

14 Card Nickname

This topic provides the systematic instructions to user to assign custom nicknames to 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.

The customer can avail this option by selecting the **Add/Edit Nickname** option from the kebab menu.

To add nickname to credit card:

1. Perform the following navigation to access the **Credit Card Details** screen.

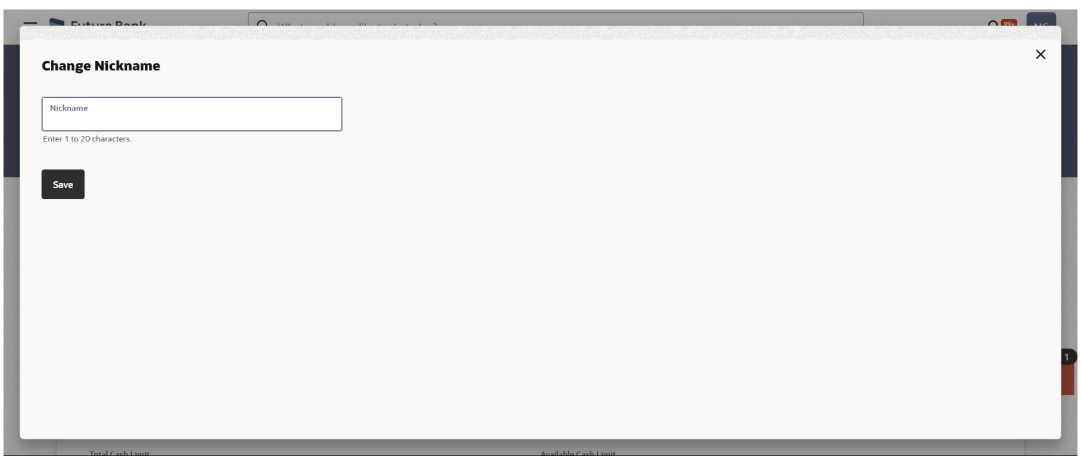
   From the Dashboard, click **Toggle menu**, then click **Menu**, and then click **Credit Cards**.

   Under **Credit Cards**, click **Credit Card Details**, then click **Credit Card Number** , then click Kebab menu, and then click **Add/Edit Nickname**.

2. Click the ⋮ icon on the screen, and click **Add/Edit Nickname** option to add/edit nickname against card.

   The **Add/Edit Nickname** popup appears.

Figure 14-1 Add/Edit Nickname



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 14-1 Add/Edit Nickname - 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 want to use.
4. Perform one of the following actions:
   - Click **Save** to save your changes.

     Nicknames will be displayed on various transactions instead of the standard account description.
   - Click **Delete** to delete the nickname.

15 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 I enable maker checker for credit card transactions?**
    Yes. You can enable maker-checker flow for credit card transactions. Fully approved transactions/requests will be sent for further processing to the respective host systems.
19. **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.
20. **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.
21. **Where can user see all his credit cards?**

The credit card summary page in application provides the user with a holistic view of all his primary and Add-On credit cards held with the bank.

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