Oracle® Banking Digital Experience

Small & Medium Business Credit Cards User Manual

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Oracle Banking Digital Experience Small & Medium Business 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.

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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:

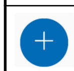
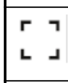
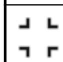
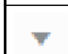
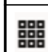
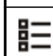
Table 2 Basic Actions and Descriptions

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. 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 & 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

Pre-requisites

- Transaction access is provided to Small & 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.

1.1 Overview Widget

This topic describes the Overview widget, which displays the customer's holdings across various account types, including Current and Savings Accounts, Term Deposits, Loans, Credit Cards, and Investments.

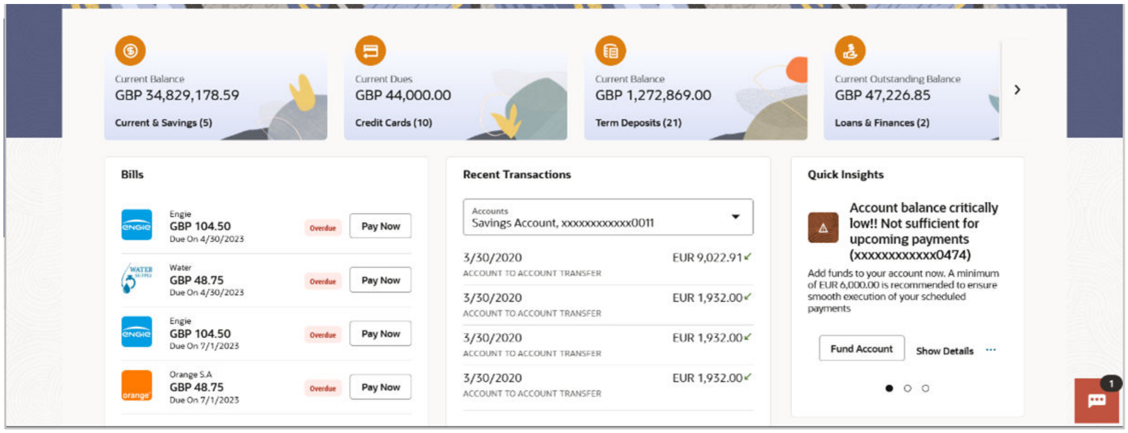
The Small & Medium Business dashboard page displays an overview of the customer's holdings with the bank as well as links to various transactions offered to the customer. It is a container and user can scroll from left to right, right to left. On clicking on any account type record, the widget displays 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.

- On the Dashboard, click **Overview** widget, and then click **Credit Cards**.
  The **Overview widget - Credit Cards** screen appears.

Figure 1-1 Overview widget



2

Credit Cards List

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

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.

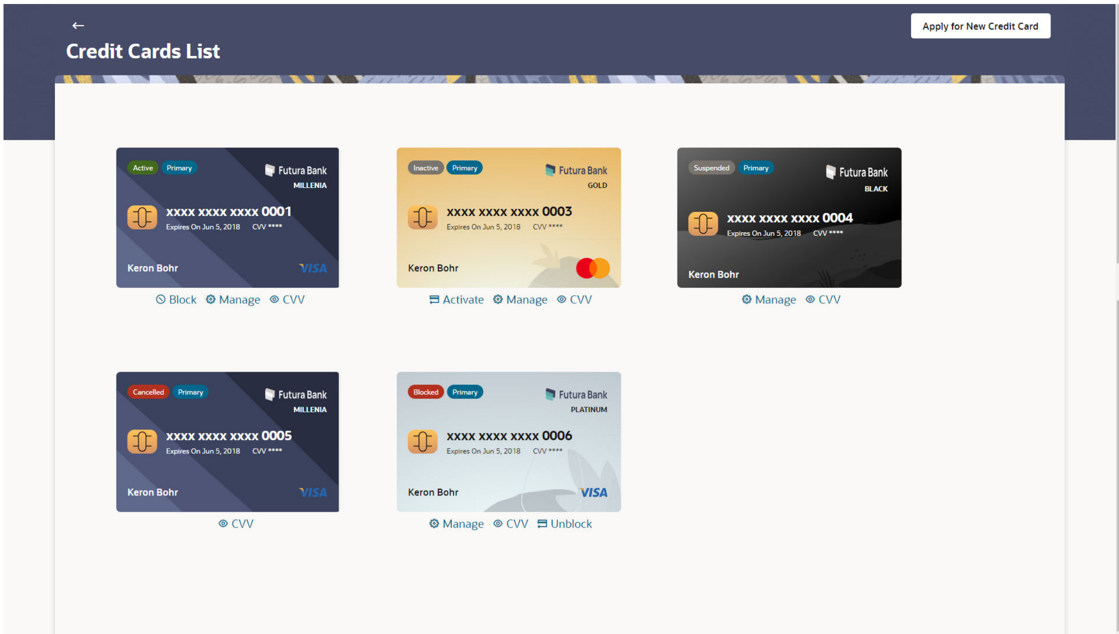
You can also perform the following actions on each of credit card:

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

1. Perform anyone of the following navigation to access the **Credit Cards List** screen.
   - From the Dashboard, click **Toggle menu**, then click **Menu**, and then click **Cards** . Under **Cards** , click **Credit Cards** .
   - From the Search bar, type **Credit Cards – Credit Cards** and press **Enter**
   - From the Dashboard, click **Overview** widget, click on the **Credit Cards** card

The **Credit Cards List** appears.

Figure 2-1 Credit Cards List



> **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 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.
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.

Table 2-1 (Cont.) Credit Cards List - Field Description

Field Name	Description
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.

Perform one of the following actions:

- 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.
- Click on **Debit Cards** tab available on footer of the **Credit Cards** listing page to access the debit cards listing page.

2.1 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:

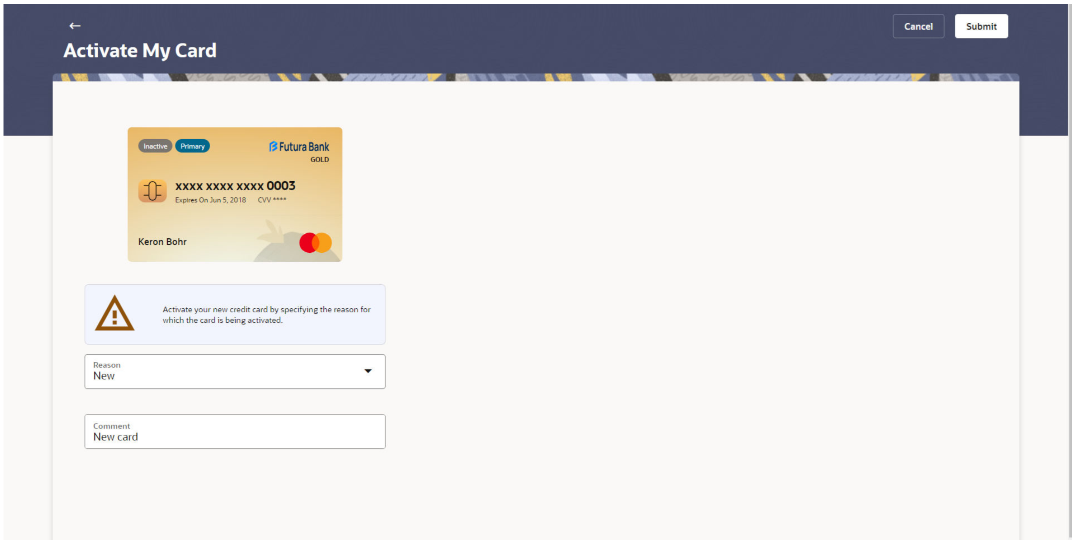
1. Perform anyone of the following navigation to access the **Credit Card Details** screen.
   - From the Dashboard, click **Overview** widget, click on the **Credit Cards** card. Under the **Cards**, click on the **Credit Card List** , click on the **Activate** link.
   - From the Dashboard, click **Toggle menu**, then click **Menu**, and then click **Cards** . Under the **Cards**, click on the **Credit Card List** , click on the **Activate** link.
   - From the Search bar, type **Credit Cards – Credit Cards** and press **Enter**, then click on the **Activate** link.

   The **Credit Card Details** screen appears.

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

   The **Activate Card** popup screen appears.

Figure 2-2 Activate Card



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

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

Table 2-2 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 **Reason** list, select appropriate reason for card activation.
4. In the **Comments** field, enter the comment for the card activation.
5. Perform one of the following actions:
   - Click **Submit** to activate the card.

     The **Confirmation** popup appears, asking you to confirm the activation of the card.
   - Click **Cancel** to cancel the transaction.

6. Perform one of the following actions:
   - Click **Confirm** to activate the card.

     The success message appears, along with the service request number.
   - Click **No** to cancel the transaction.
7. Perform one of the following actions:
   - Click **Transaction Details** to view the details of the transaction in read mode.
   - Click **Card Details** to navigate to the **Credit Card Details** page of that card.
   - Click on the **Credit Cards** redirects to **Credit Card List** page.
   - Click on the **Go to Dashboard** to navigate back to Dashboard page.

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.

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.
- **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.

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.

To view the credit card details:

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

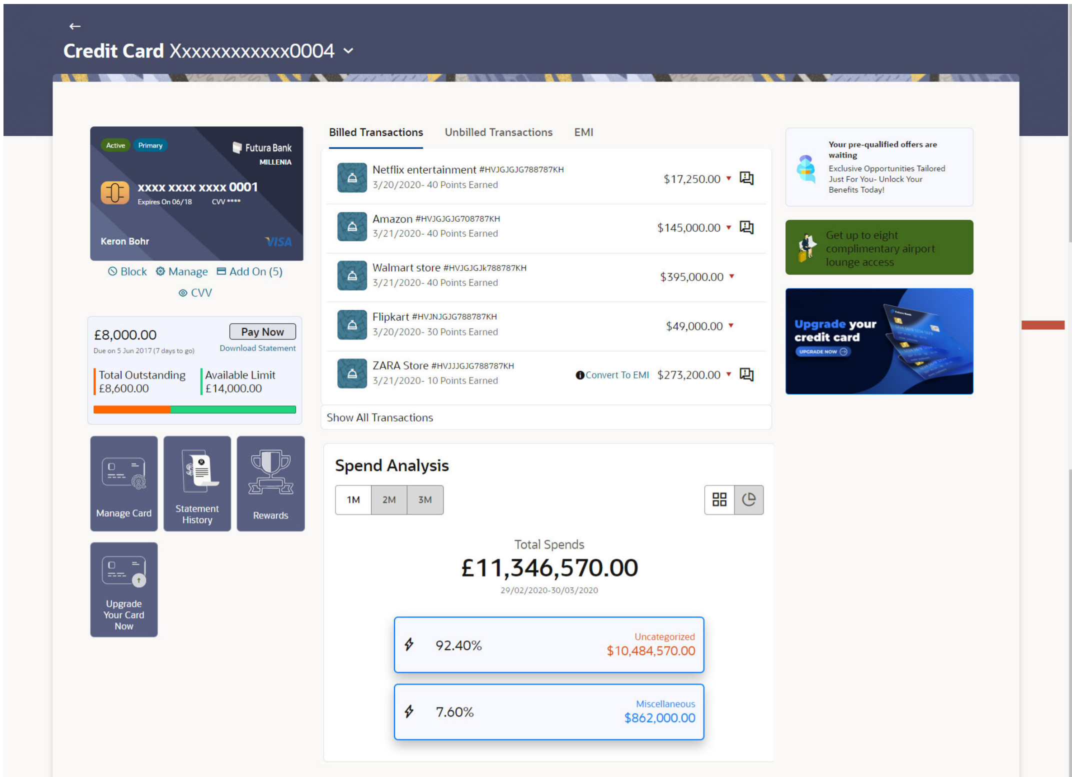
     Under **Cards** , click **Credit Cards** , and then from the **Credit Card List**, then click on the credit card.
   - From the Search bar, type **Credit Cards – Cards Details** and press **Enter**.
   - On the Dashboard, click **Overview** widget, then click **Credit Cards** card, and then click on the **Credit Card** .

The **Credit Card Details** screen appears.

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.

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, Billed Transactions tab, and Spend Analysis 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.

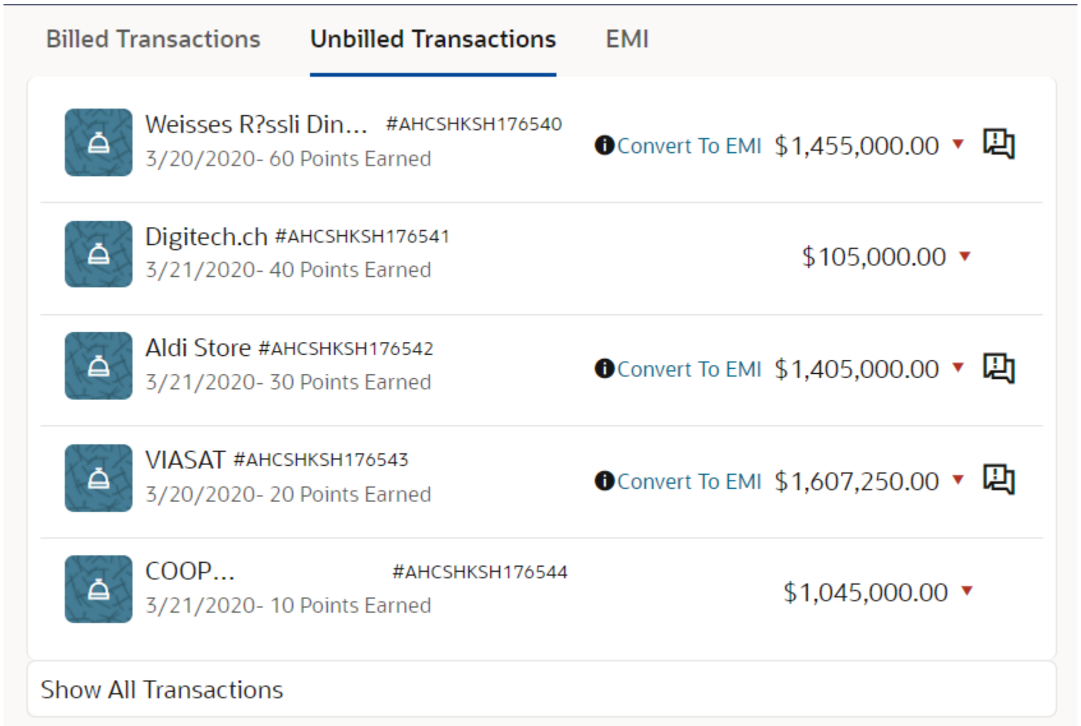
Table 3-1 (Cont.) Credit Card Details, Billed Transactions tab, and Spend Analysis widget- Field Description

Field Name	Description
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 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.
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.
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.

Table 3-1 (Cont.) Credit Card Details, Billed Transactions tab, and Spend Analysis widget- Field Description

Field Name	Description
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** 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.
Spend Analysis	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.
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.

Figure 3-2 Credit Card Details – Unbilled Transaction tab



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

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

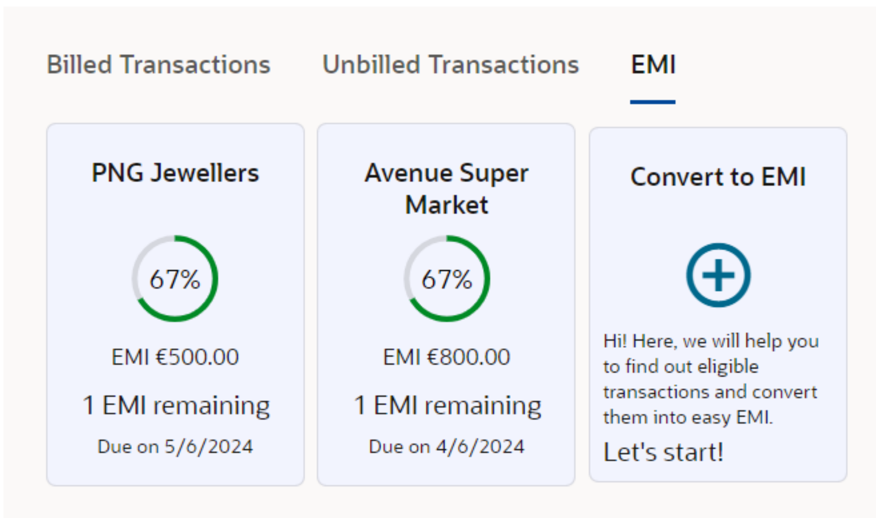
Table 3-2 Credit Card Details- Unbilled Transaction tab - Field Description

Field Name	Description
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.
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

Table 3-2 (Cont.) Credit Card Details- Unbilled Transaction tab - Field Description

Field Name	Description
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.

Figure 3-3 Credit Card Details – EMI tab



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

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

Table 3-3 Credit Card Details - Field Description

Field Name	Description
EMI Tab	This tab 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.

Table 3-3 (Cont.) Credit Card Details - Field Description

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.

Perform one of the following actions:

- Click **Pay Now** to make payments towards his credit card. Refer **Card Payment** section.
- Click on the **Statement History** card to view /download the pre-generated statements for the selected period. Refer **Pre-Generated Statement** section.
- Click on **Rewards** card to view the rewards accumulated on the credit card. Refer **My Rewards** section.
- Click on Pre-qualified offer card to apply for the offer.
- Click on **Upgrade your credit card** widget to upgrade the credit card.
- Click on the **Manage Card** card to perform card related transaction. Refer **Manage My Card** section.

3.1 Redeem Reward Points

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

To redeem reward point of a credit card:

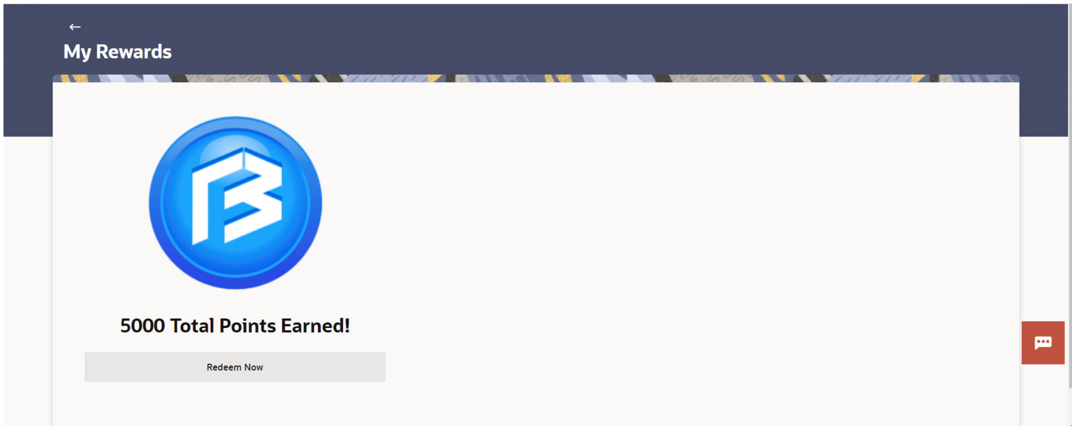
1. Perform anyone of the following navigation to access the **Credit Card Detail** screen.
   - From the Dashboard, click **Toggle menu**, then click **Menu**, and then click **Cards** .

     Under **Cards** , click **Credit Cards** tab, and then from the **Credit Card List**, then click on the credit card, and from **Credit Card Details** page, click on the **Rewards** card.
   - From the Search bar, type **Credit Cards – Cards Details** and press **Enter**, and then click on the **Rewards** card.
   - On the Dashboard, click **Overview** widget, then click **Credit Cards** card, and then from the **Credit Card List**, then click on the credit card, and from **Credit Card Details** page, click on the **Rewards** card.

   The **My Rewards** screen appears.
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.

Figure 3-4 My Rewards



4. Click **Redeem Now** to redeem the reward points. T

   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.

3.2 Card Payment

This topic provides the systematic instructions to 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.

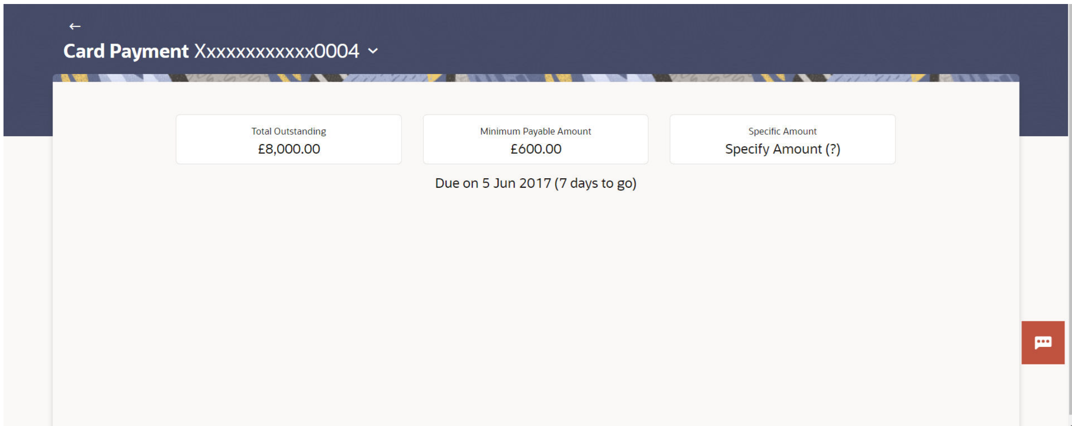
To make credit card payment:

1. Perform anyone of the following navigation to access the **Card Payment** screen.
   - From the Dashboard, click **Toggle menu**, then click **Menu**, and then click **Cards** . Under **Cards** , click **Credit Cards** tab, and then from the **Credit Card List**, then click on the credit card, and from **Credit Card Details** page, and then click on the **Pay Now** link.
   - From the Search bar, type **Credit Cards – Card Payment**and press **Enter**.
   - From the Search bar, type **Credit Cards – Card Details**and press **Enter**, and then click on the **Pay Now** link
   - On the **Dashboard**, click **Overview** widget, then click **Credit Cards** card, and then from the **Credit Card List**, then click on the credit card, and from **Credit Card Details** page, click on the **Pay Now** link

   The **Card Payment** screen appears.
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.

Figure 3-5 Card Payment



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

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

Table 3-4 Card Payment - 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.

Figure 3-6 Card Payment (Total Outstanding, Minimum Payable Amount)

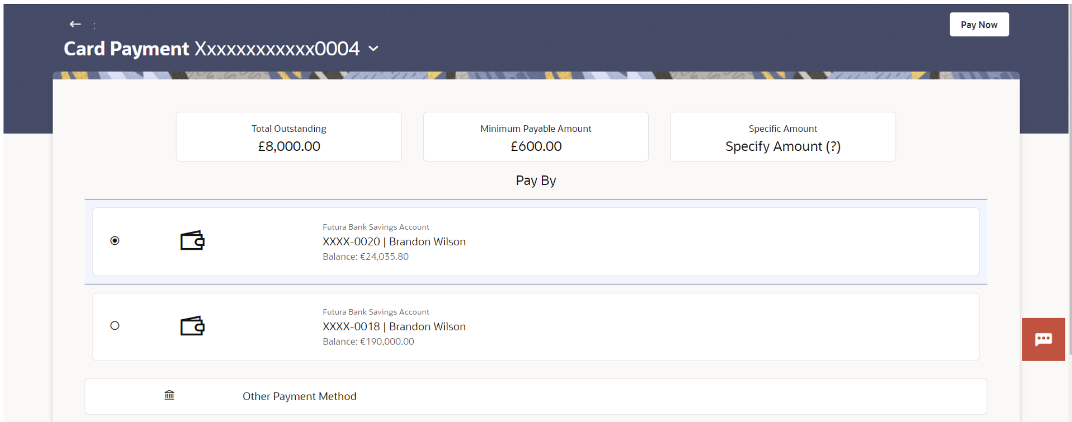
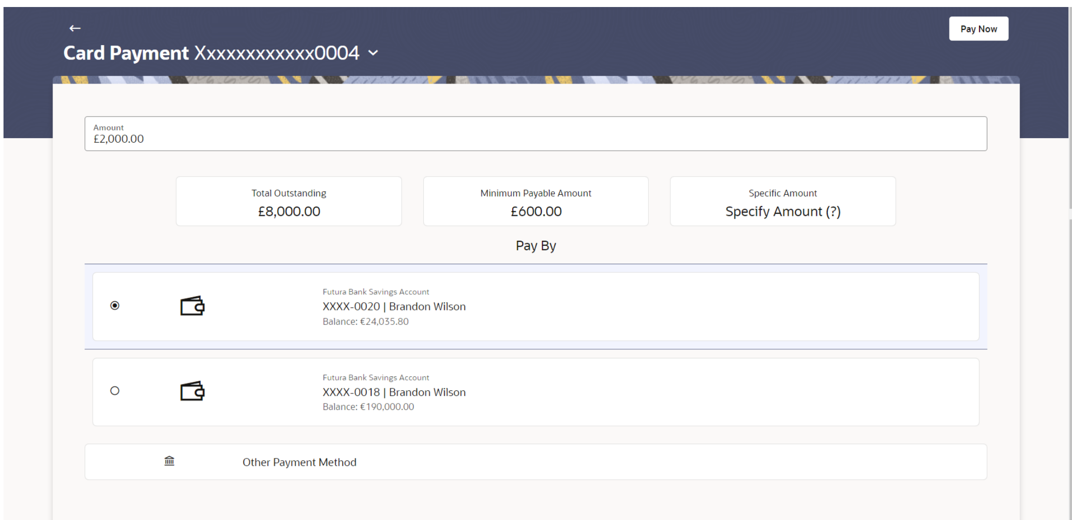


Figure 3-7 Card Payment (Specific Amount)



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

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

Table 3-5 Card Payment - 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.
Balance	The account balance amount (with currency) of the current or savings account selected as source account.

Perform one of the following actions:

a. If you click on the **Specific Amount** tab:
    i. In the **Amount** field, enter the amount to be paid.
    ii. Perform one of the following actions:
        - From the **Source Account** list, select the appropriate account number.
        - 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.

b. 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.

    Perform one of the following actions:

    - From the **Source Account** list, select the account number from which payment is to be made.
    - 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. Click **Pay Now** to initiate the card payment.

    The **Review** screen appears.

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

      The success message appears, along with the transaction reference number.
    - Click **Back** to navigate back to the previous screen.
    - Click **Cancel** to cancel the transaction.

7. Perform one of the following actions:
    - Click on the **Credit Cards** redirects to **Credit Card List** page.
    - Click **Transaction Details** to view the details of the transaction.
    - Click **Card Details** to view the card details.
    - Click on the **Transactions** to view the transactions initiated by the card.
    - Click on the **View Credit Cards** link to visit Cards summary page.
    - Click on the **Go To Dashboard** link to navigate back to dashboard page.

3.3 Convert to EMI

This topic provides the systematic instructions 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**
>
> - 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.
> - 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.

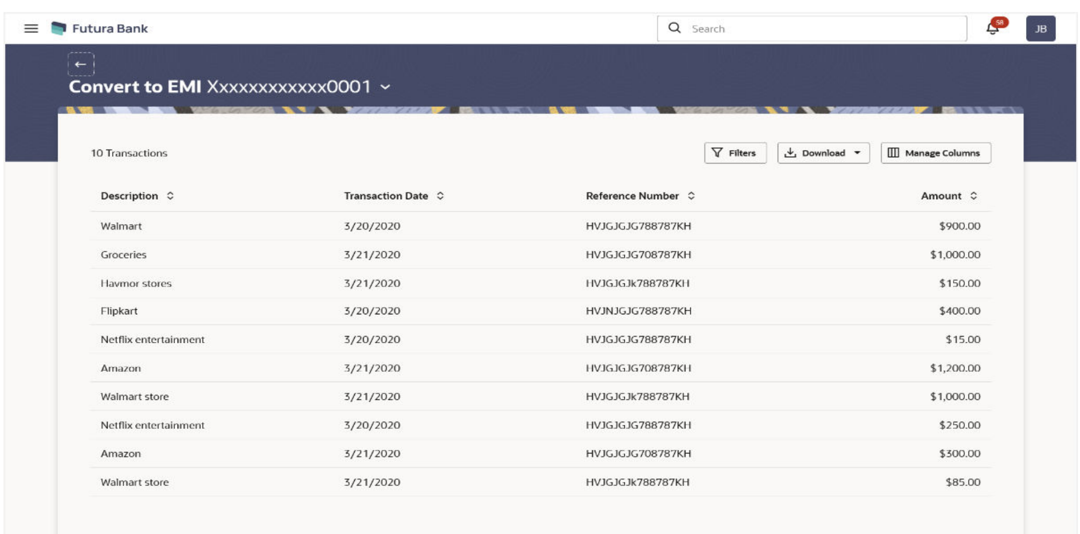
To convert credit card bill into EMI:

1. Perform anyone of the following navigation to access the **Convert to EMI** screen.
   - From the Dashboard, click **Toggle menu**, then click **Menu**, and then click **Cards** . Under **Cards** , click **Credit Cards** tab, and then from the **Credit Card List**, then click on the credit card, and from **Credit Card Details** , and then click **EMI wdiget**, and then click on the **Convert to EMI**.
   - From the Search bar, type **Credit Cards – Card Details**and press **Enter**, and then click **EMI wdiget**, and then click on the **Convert to EMI**.
   - On the **Dashboard**, click **Overview** widget, then click **Credit Cards** card, and then from the **Credit Card List**, then click on the credit card, and from **Credit Card Details** page, and then click click **EMI wdiget**, and then click on the **Convert to EMI**.

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

   The **Convert to EMI** screen appears.

Figure 3-8 Convert to EMI



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

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

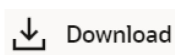
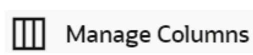
Table 3-6 Convert to EMI - Field Description

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.

4. Perform anyone of the following actions:
   a. Click

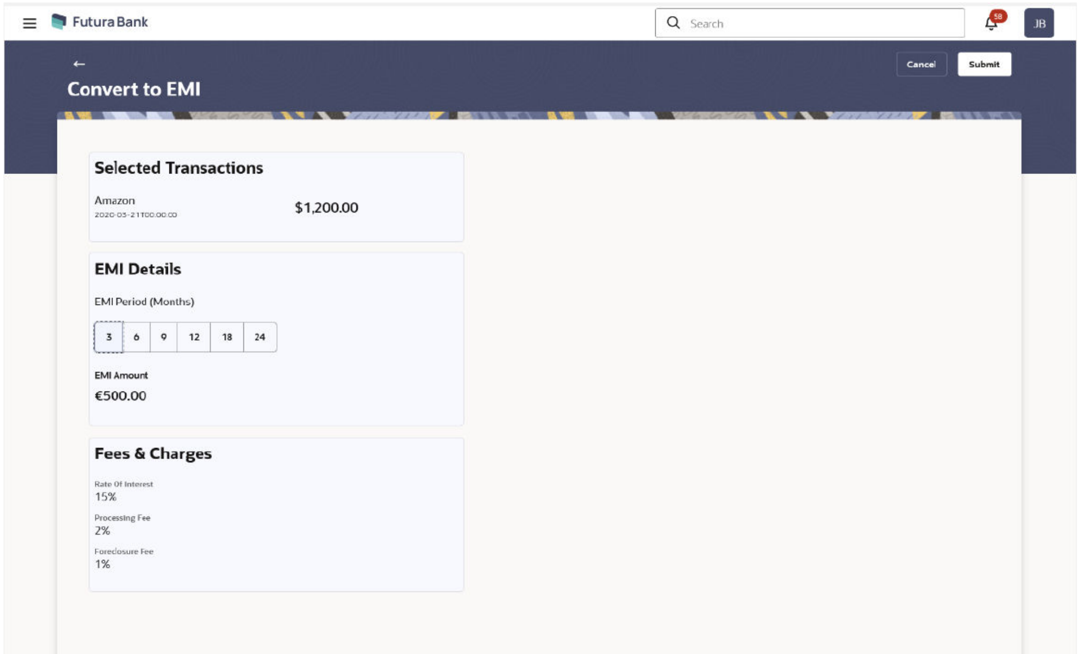
      

      to change filter criteria.

      The **Filter** overlay screen appears.
      Based on the defined criteria you can view transactions.
   b. Click  to download the records in CSV & PDF format.
   c. Click  to setup a column preferences by rearranging or removing columns.
5. Click on the transaction which you wish to convert into a emit.

   The **Convert to EMI** screen appears.

Figure 3-9 Convert to EMI



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

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

Table 3-7 Convert to EMI - Field Description

Field Name	Description
Selected Transaction	Displays the details of the transactions.
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 Period (Months)	Specify the EMI period in months.
EMI Amount	Displays the EMI amount based on the selected EMI months.
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.

6. Perform anyone of the following actions:
   a. Click

to change filter criteria.

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

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

c. Click Manage Columns to setup a column preferences by rearranging or removing columns.

7. Perform anyone of the following actions:
   a. Click **Submit**.
   b. Click **Cancel** to cancel the transaction.

   The success message appears, along with the transaction reference number.

8. Perform anyone of the following actions:
   a. Click **Transaction Details** to view the details of the transaction.
   b. Click **Card Details** to view the card details.
   c. Click **View Credit Cards** link to visit Cards summary page.
   d. Click **Go To Dashboard** link to navigate back to dashboard page.

3.4 Upgrade Your Card

This topic provides the systematic instructions for users to upgrade their existing credit cards.

To unblock the credit card:

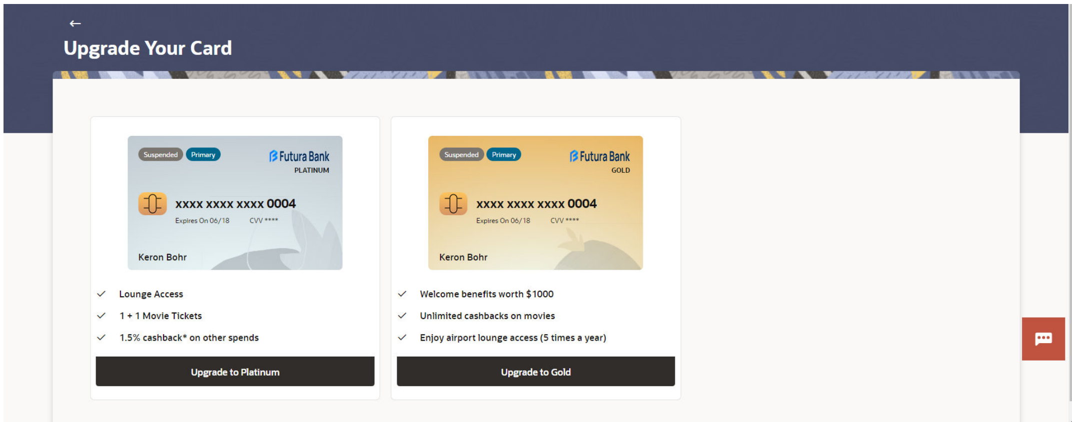
1. Perform anyone of the following navigation to access the **Credit Card Details** screen.
   - From the Dashboard, click **Toggle menu**, then click **Menu**, and then click **Cards** .

     Under **Cards** , click **Credit Cards** tab, and then from the **Credit Card List**, then click on the credit card, and from **Credit Card Details** page, and then click on the **Upgrade Your Card** card.
   - From the Search bar, type **Credit Cards – Cards Details** and press **Enter**, and then click on the **Upgrade Your Card** card.
   - On the **Dashboard**, click **Overview** widget, then click **Credit Cards** card, and then from the **Credit Card List**, then click on the credit card, and from **Credit Card Details** page, click on the **Upgrade Your Card** card.

   The **Credit Card Details** screen appears.
2. From the **Card Number** list, select the desired debit card to be upgrade.
3. Click on the **Upgrade Your Card** card.

   The **Upgrade Your Card** screen appears.

Figure 3-10 Upgrade Your Card



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

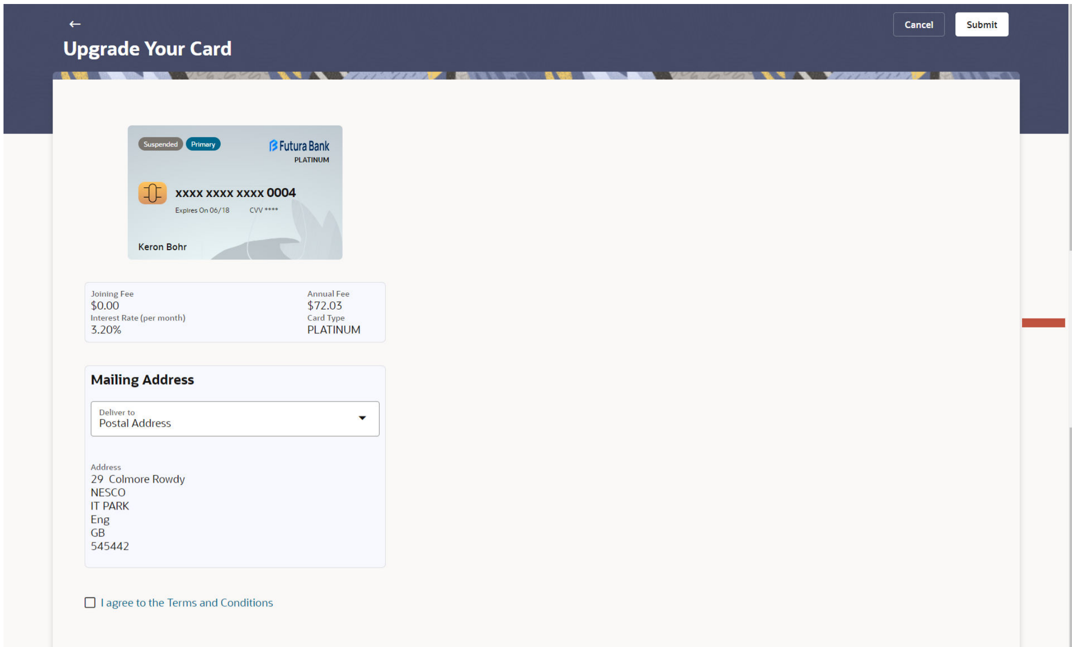
For more information on fields, refer to the field description table.

Table 3-8 Upgrade Your 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.

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

Figure 3-11 Upgrade Your Card- New Card Details



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

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

Table 3-9 Upgrade Your Card- New Card Details - 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.

Table 3-9 (Cont.) Upgrade Your Card- New Card Details - Field Description

Field Name	Description
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.

5. From the **Deliver to** list, select the delivery location of choice.
   - 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.
6. Select the **I agree to the Terms and Conditions** checkbox to give acceptance to upgrade a card.
7. Perform one of the following actions:
   - Click **Submit** to submit the cheque book request.

     The **Confirmation** popup appears.
   - Click **Cancel** to cancel the transaction.
8. Perform one of the following actions:
   - Click **Yes** to proceed.

     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.

     The service request number also appears on this screen.
   - Click **No** to cancel the transaction.
9. Perform one of the following actions:
   - Click on the **View Credit Cards** redirects to **Credit Card List** page.
   - Click **Transaction Details** to view the details of the transaction.

- Click **Card Details** to navigate to the **Credit Card Details** page of that card.
- Click **Credit Card Details** to navigate to the **Credit Card Details** page of that card.
- Click on the **Go To Dashboard** link to navigate back to dashboard page.

4

Manage My Card

This topic describes the Manage My Card feature which offers a user-friendly interface for organizing and monitoring credit card activities.

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.

Navigation Path:

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

OR

From the Search bar, type **Credit Cards – Manage My Card** and press **Enter**

OR

From the Dashboard, click **Toggle menu**, then click **Menu**, and then click **Cards** . Under **Cards** , click **Credit Cards** , click on the **Manage** link

4.1 Billing Date

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.

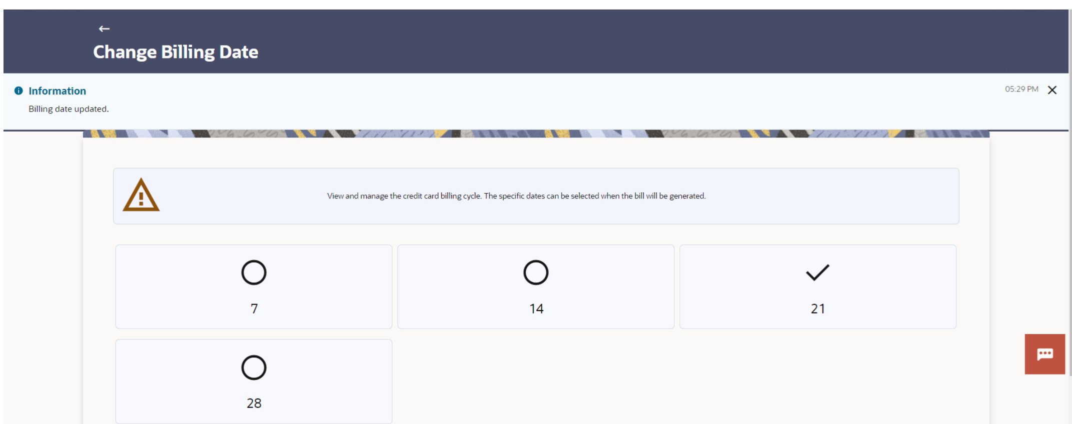
To view and manage the credit card billing cycle:

1. Perform anyone of the following navigation to change billing cycle of the card.
    - From the Dashboard, click **Toggle menu**, then click **Menu**, and then click **Cards** . Under **Cards** , click **Credit Cards** , click on the **Manage** link. From the **Manage My Card**, click **Primary Settings** tab, then click on the **Billing Date**.
    - From the Search bar, type **Credit Cards – Change Billing Cycle**and press **Enter**.
    - From the Search bar, type **Credit Cards – Manage My Card** and press **Enter**, and then click **Primary Settings** tab, then click on the **Billing Date**.

    The **Change Billing Date** screen appears.
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.

Figure 4-1 Credit Card - Change Billing Date



> **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 - 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.

4.2 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.

> **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.

To update the Auto Pay instruction for the Credit Card:

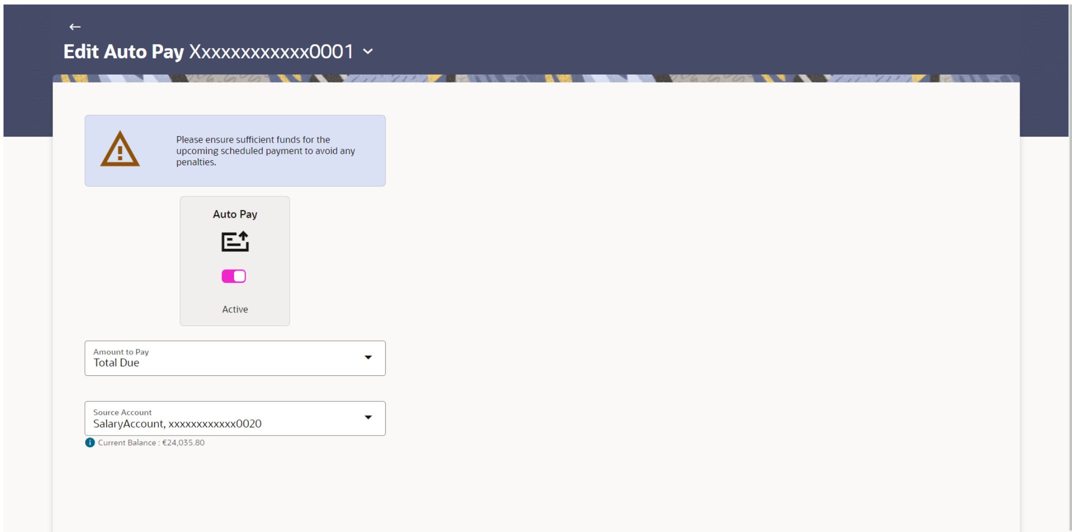
1. Perform anyone of the following navigation to access the **Auto Pay** screen.
   - From the Dashboard, click **Toggle menu**, then click **Menu**, and then click **Cards** . Under **Cards** , click **Credit Cards** , click on the **Manage** link. From the **Manage My Card**, click **Primary Settings** tab, then click on the **Auto Pay**.
   - From the Search bar, type **Credit Cards – Auto Pay**and press **Enter**

- From the Search bar, type **Credit Cards – Manage My Card** and press **Enter**, and then click **Primary Settings** tab, then click on the **Auto Pay**

The **Auto Pay** screen appears.

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

Figure 4-2 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 4-2 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.
Auto Pay	Toggle to register/ de register the Auto Pay facility.

Table 4-2 (Cont.) Auto Pay Register - Field Description

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 & 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;
   a. In the **Amount** field, enter the amount to be auto paid against the credit card bill.
7. Perform one of the following actions:
   - Click **Submit** to activate the card.

     The **Review** screen appears.
   - Click **Cancel** to cancel the transaction.
8. 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.
9. Perform one of the following actions:
   - Click **Transaction Details** to view the details of the transaction in read mode.
   - Click **Card Details** to navigate to the **Credit Card Details** page of that card.
   - Click on the **View Credit Cards** link to visit Cards summary page.

- Click on the **Transactions** link to view the transactions initiated by the card.
- Click on the **Go to Dashboard** to navigate back to Dashboard page.

4.3 Reset PIN

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

A credit card PIN is necessary to authenticate any credit card transaction. Without it, the user cannot make any Point of Sale purchases.

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

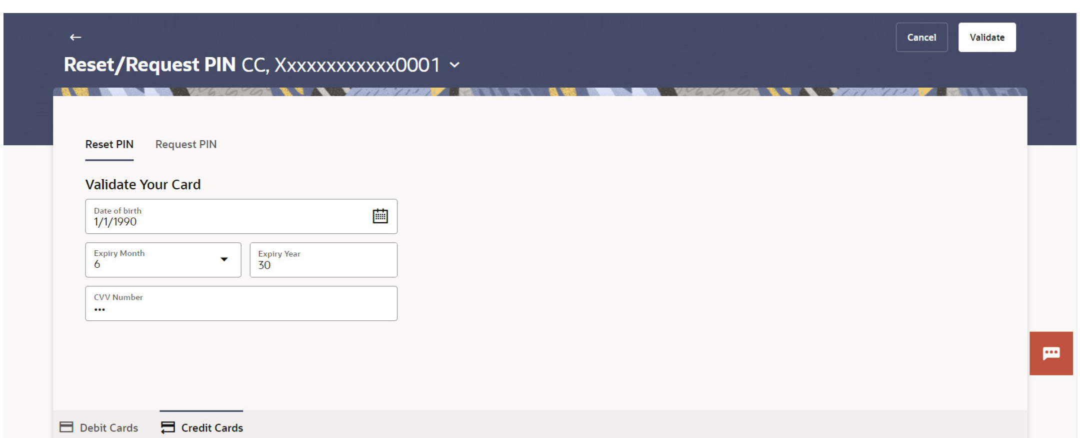
To generate the credit card PIN:

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

     Under **Cards** , click **Credit Cards** , click on the **Manage** link. From the **Manage My Card**, click **Security** tab, then click on the **Reset/Request PIN** , then click on the **Reset PIN**.
   - From the Search bar, type **Credit Cards – Manage My Card** and press **Enter**, and then click **Security** tab, then click **Security** tab, then click on the **Reset/Request PIN** , then click on the **Reset PIN**.

   The **Reset PIN** screen appears.
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.

Figure 4-3 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.

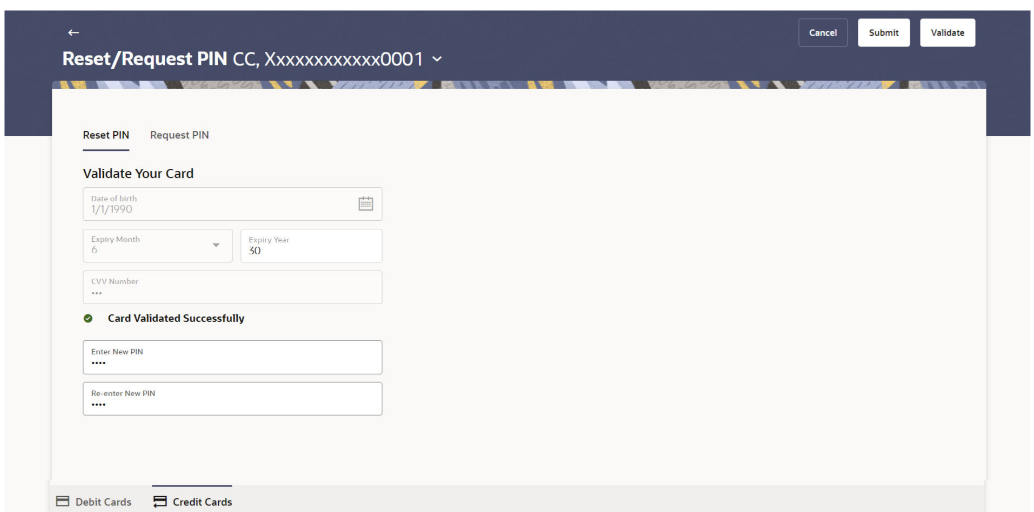
Table 4-3 Reset PIN- Card Details - Field Description

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.
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. Perform one of the following actions:
   - Click **Validate**.

     The entered card details are verified, and the **Reset PIN** section appears.

Figure 4-4 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 4-4 NEW PIN Details - 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.

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

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

     The **Confirmation** popup appears.
   - Click **Cancel** to cancel the transaction.
7. Perform one of the following actions from the **Confirmation** page:
   - Click **Yes** to proceed.

     The success message appears, along with the transaction reference number.
   - Click **No** to cancel the transaction.
8. Perform one of the following actions:
   - Click **Transaction Details** to view the details of the transaction.
   - Click **Card Details** to view the card details.
   - Click on the **View Credit Cards** link to visit Cards summary page.
   - Click on the **Go To Dashboard** link to navigate back to dashboard page.

4.4 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 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.

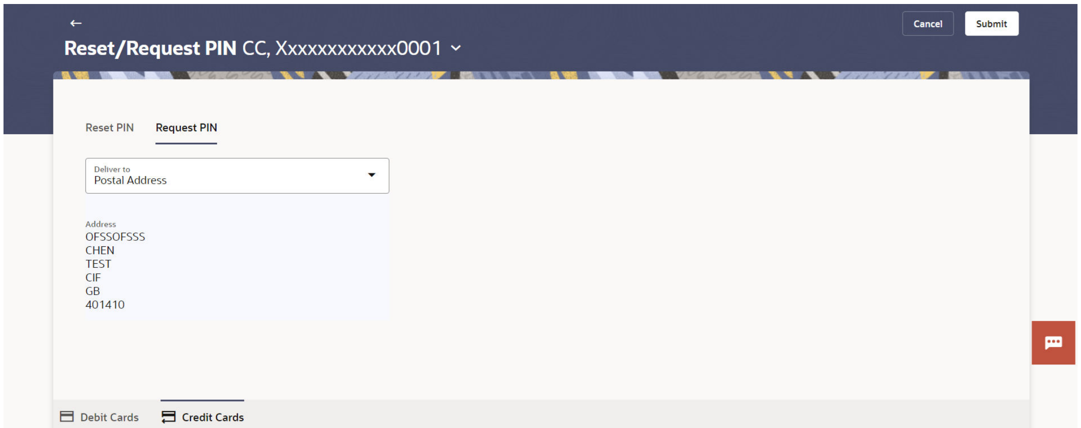
To request for a Credit Card PIN:

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

     Under **Cards** , click **Credit Cards** , click on the **Manage** link. From the **Manage My Card**, click **Security** tab, then click on the **Reset/Request PIN** , then click on the **Request PIN**.
   - From the Search bar, type **Credit Cards – Manage My Card** and press **Enter**, and then click **Security** tab, then click **Security** tab, then click on the **Reset/Request PIN** , then click on the **Request PIN**.

   The **Request PIN** screen appears.
2. From the **Card Number** list, select the credit card for which a new PIN is required.

Figure 4-5 Request PIN



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

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

Table 4-5 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** • **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.

3. In the **Delivery to** field, select the option of choice.
   - 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. Perform one of the following actions:
   - Click **Submit**.

The **Confirmation** popup appears.

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

5. Perform one of the following actions from the **Confirmation** page:
   - Click **Yes** to proceed.

     The success message appears, along with the transaction reference number.
   - Click **No** to cancel the transaction.
6. Perform one of the following actions:
   - Click **Transaction Details** to view the details of the transaction.
   - Click **Card Details** to view the card details.
   - Click on the **View Credit Cards** link to visit Cards summary page.
   - Click on the **Go To Dashboard** link to navigate back to dashboard page.

4.5 Raise Dispute

This topic provides the systematic instructions to user for initiating 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

To request for a Credit Card PIN:

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

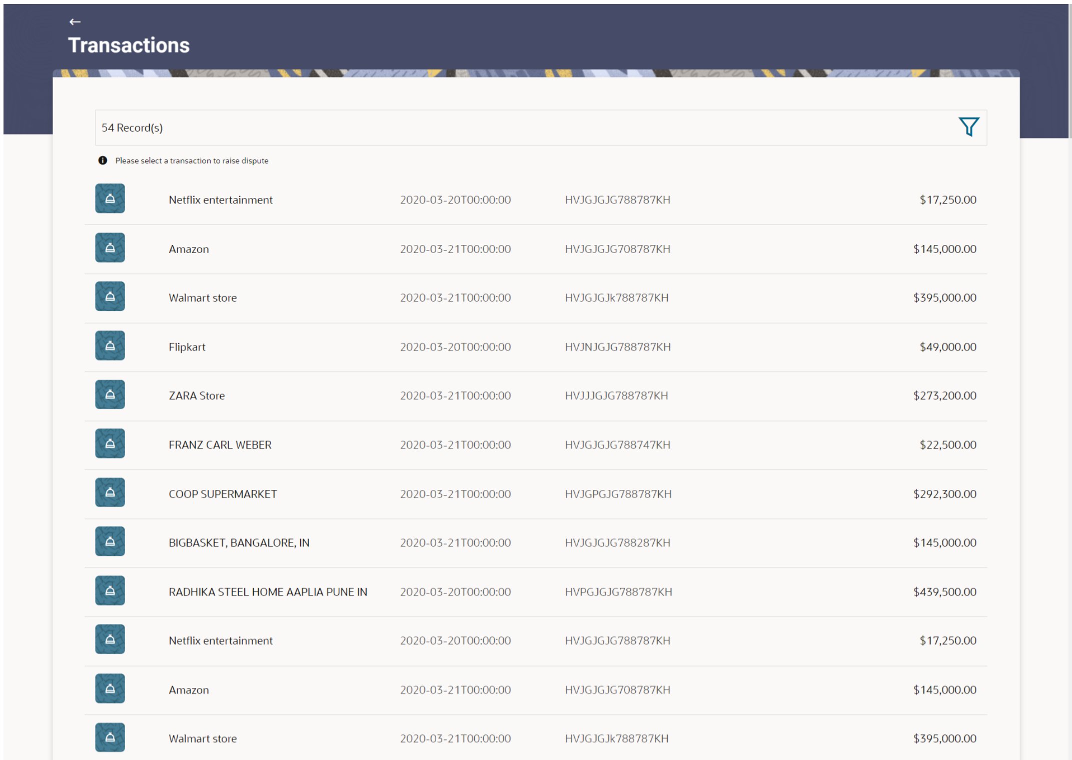
     Under **Cards** , click **Credit Cards** , click on the **Manage** link. From the **Manage My Card**, click **Security** tab, then click on the **Raise Dispute**.
   - From the Search bar, type **Credit Cards – Manage My Card** and press **Enter**, and then click **Security** tab, then click **Security** tab, then click on the **Raise Dispute**

   Transactions screen appears.
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.

   The system prompts the you to select the transaction for which you wish to raise a dispute.

Figure 4-6 Raise Dispute- Select Transaction



Note

The fields which are marked as Required are mandatory.

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

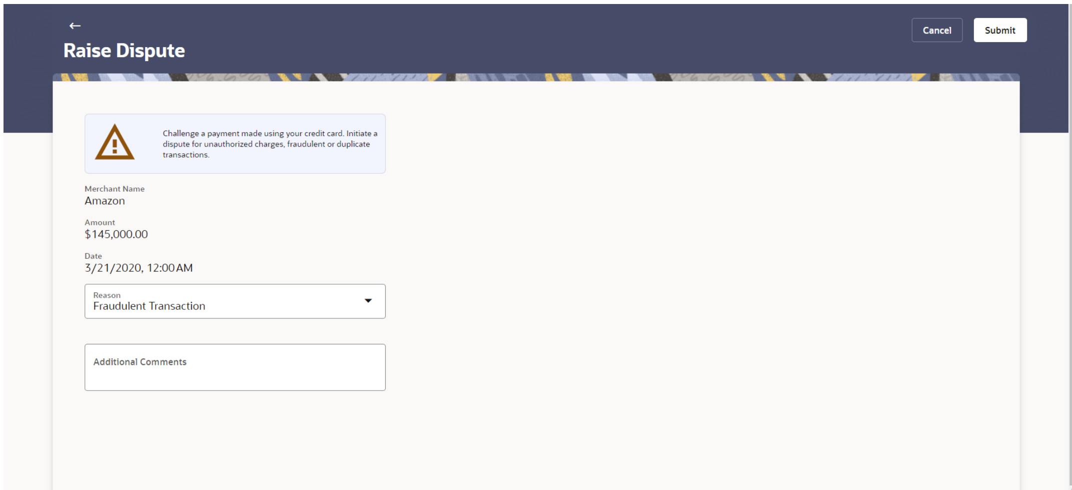
Table 4-6 Raise Dispute- Select Transaction - Field Description

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

4. Click on the transaction for which you wish to raise a dispute.

   The **Raise Dispute** screen appears.

Figure 4-7 Raise Dispute



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

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

Table 4-7 Raise Dispute - 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.
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

5. From the **Reason** drop-down list, select the appropriate reason for raising the dispute against the transaction.
6. In the **Additional Comment** field, enter the additional feedback regarding the reason for raising the dispute on the transaction.

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

     The **Confirmation** popup appears.
   - Click **Cancel** to cancel the transaction.
8. Perform one of the following actions from the **Confirmation** popup:
   - Click **Yes** to proceed.

     The success message appears, along with the transaction reference number.
   - Click **No** to cancel the transaction.
9. Perform one of the following actions:
   - Click **Transaction Details** to view the details of the transaction.
   - Click **Card Details** to view the card details.
   - Click on the **View Credit Cards** link to visit Cards summary page.
   - Click on the **Go To Dashboard** link to navigate back to dashboard page.

4.6 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.

Navigation Path:

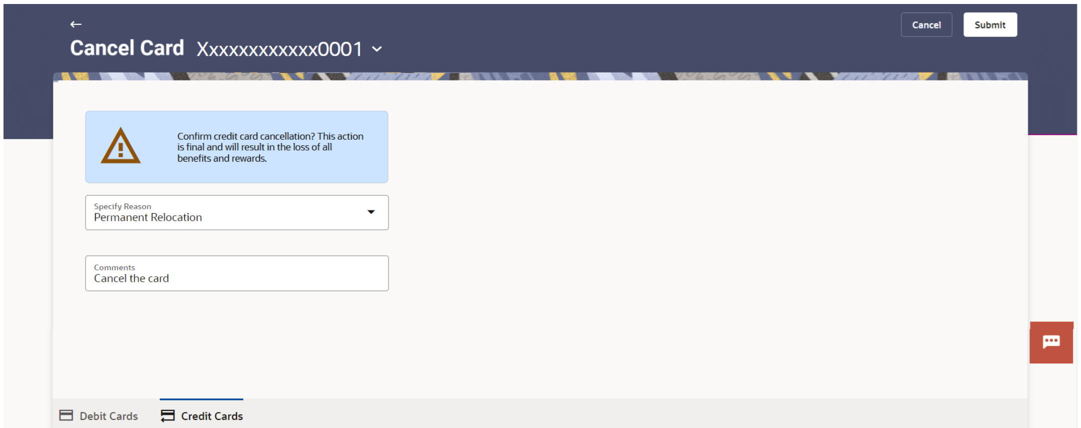
To cancel the credit card:

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

     Under **Cards** , click **Credit Cards** , click on the **Manage** link. From the **Manage My Card**, click **Security** tab, then click on the **Cancel Card**.
   - From the Search bar, type **Credit Cards – Cancel Card** and press **Enter**
   - From the Search bar, type **Credit Cards – Manage My Card** and press **Enter**, and then click **Security** tab, then click **Security** tab, then click on the **Cancel Card**.

   The **Cancel Card** screen appears.
2. From the **Card Number** list, select the credit card which needs to be cancelled.

Figure 4-8 Cancel Card



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

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

Table 4-8 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.

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 **Confirmation** popup 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 **Cancel** to cancel the transaction.
6. Perform one of the following actions:

- Click **Transaction Details** to view the details of the transaction.
- Click **Card Details** to view the card details.
- Click on the **View Credit Cards** link to visit Cards summary page.
- Click on the **Go To Dashboard** link to navigate back to dashboard page.

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

4.7.1 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.

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.

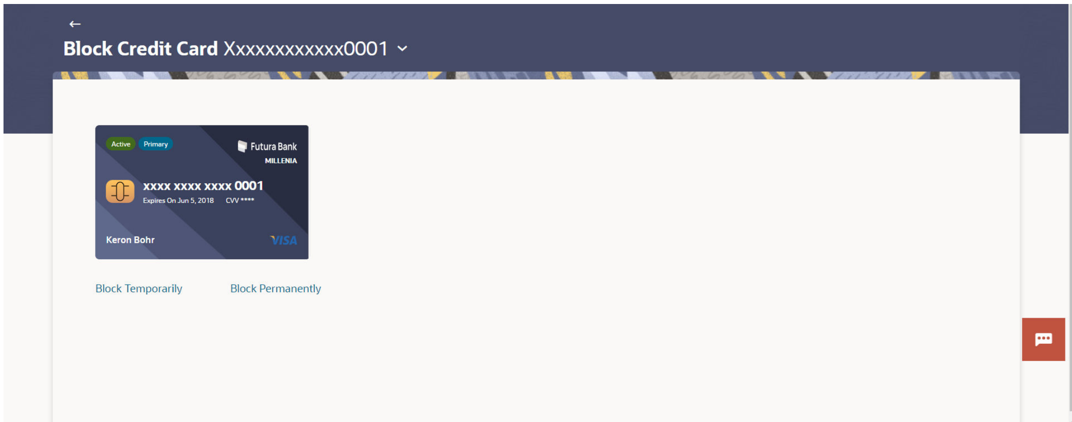
To block the credit card and raise a request for a replacement card:

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

     Under **Cards** , click **Credit Cards** , click on the **Manage** link. From the **Manage My Card**, click **Security** tab, then click on the **Block Card**.
   - From the Search bar, type **Credit Cards – Block Credit Card** and press **Enter**.
   - From the Search bar, type **Credit Cards – Manage My Card** and press **Enter**, and then click **Security** tab, then click **Security** tab, then click on the **Block Card**.

   The **Block / Unblock Card** screen appears.
2. From the **Card Number** list, select the credit card which needs to be blocked.

Figure 4-9 Block Card



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

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

Table 4-9 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. If you choose option **Block** to block the credit card from the **Action** field,

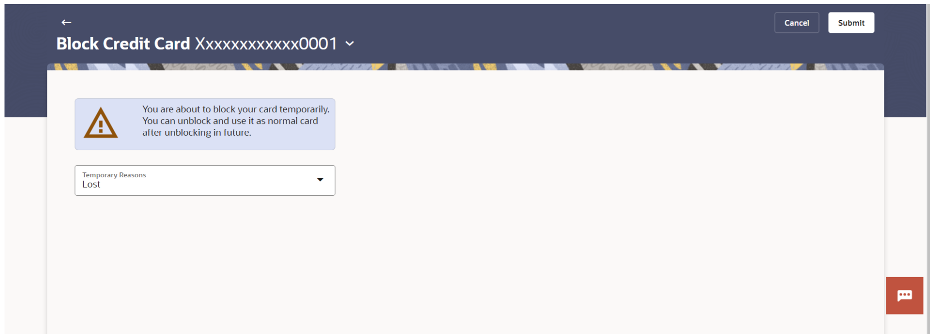
   - From the **Block Type** list select the desired option.

     Perform one of the following actions:

     - If the **Temporary Block** option is selected;

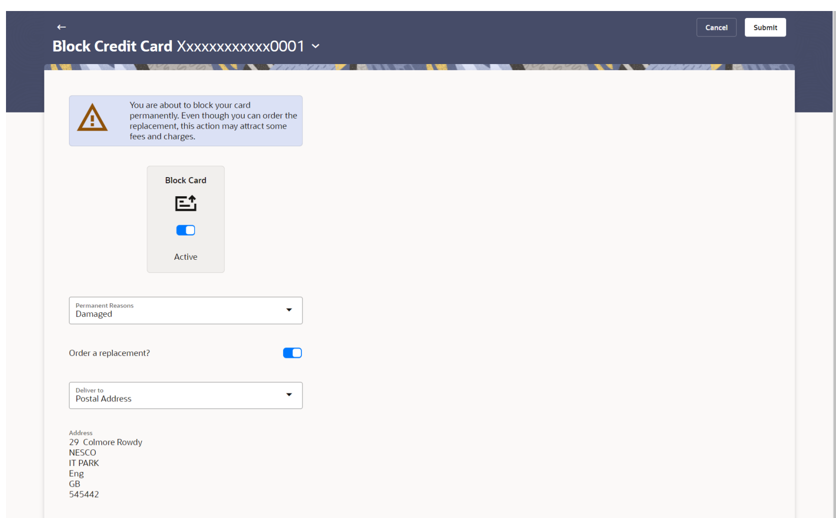
       i. From the **Specify Reason** list, select the appropriate reason for which the card needs to be blocked.

Figure 4-10 Block Card (Temporarily)



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

Figure 4-11 Block Card (Permanently)



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

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

Table 4-10 Block Card - 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**
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.

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

     The **Confirmation** popup appears.
   - Click **Cancel** to cancel the transaction.
5. Perform one of the following actions:
   - Click **Confirm** to proceed.

     The success message appears, along with the transaction reference number.

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

6. Perform one of the following actions:
   - Click **Transaction Details** to view the details of the transaction.
   - Click **Card Details** to view the card details.
   - Click on the **View Credit Cards** link to visit Cards summary page.
   - Click on the **Go To Dashboard** link to navigate back to dashboard page.

4.7.2 Unblock Card

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

To unblock the credit card:

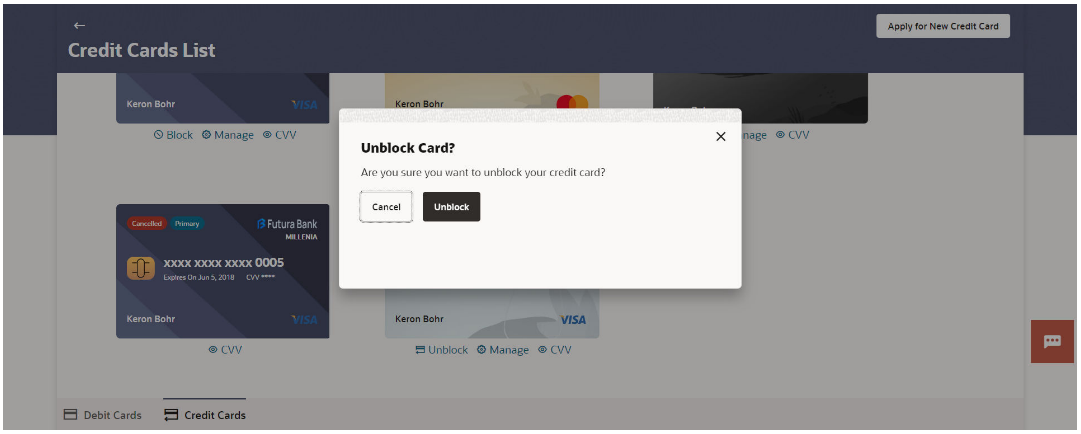
1. Perform anyone of the following navigation to access the **Credit Cards List** screen.
   - From the Dashboard, click **Toggle menu**, then click **Menu**, and then click **Cards** .

     Under **Cards** , click **Credit Cards** . From the **Credit Card List**, Click on the **Unblock** link of the Blocked Credit Card.
   - From the Search bar, type **Credit Cards – Credit Cards** and press **Enter**. From the **Credit Card List**, Click on the **Unblock** link of the Blocked Credit Card.

   The **Credit Cards List** screen appears.
2. Click on the **Unblock** to unblock the selected blocked credit card.

   The **Unblock Card?** confirmation popup appears.

   Figure 4-12 Unblock Card

   Perform one of the following actions:
   - Click **Unblock** to proceed.

     The success message appears, along with the transaction reference number.
   - Click **Cancel** to cancel the transaction.
3. Perform one of the following actions:
   - Click **Card Details** to view the card details.

- Click on the **View Credit Cards** link to visit Cards summary page.
- Click on the **Go To Dashboard** link to navigate back to dashboard page.

4.8 Set 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 limits of a credit card.

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.

To modify the limits of the credit card:

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

     Under **Cards** , click **Credit Cards** , click on the **Manage** link. From the **Manage My Card**, then click on the **Set Limits**.
   - From the Search bar, type **Credit Cards – Manage My Card**and press **Enter** then click on the **Set Limits**

   The **Manage My Card** screen appears.
2. Click on the **Domestic** or **International** tab to update the respective limits as required.

   The **Credit Card - Update Limits** screen appears.

Figure 4-13 Credit Card - Update Domestic Limits

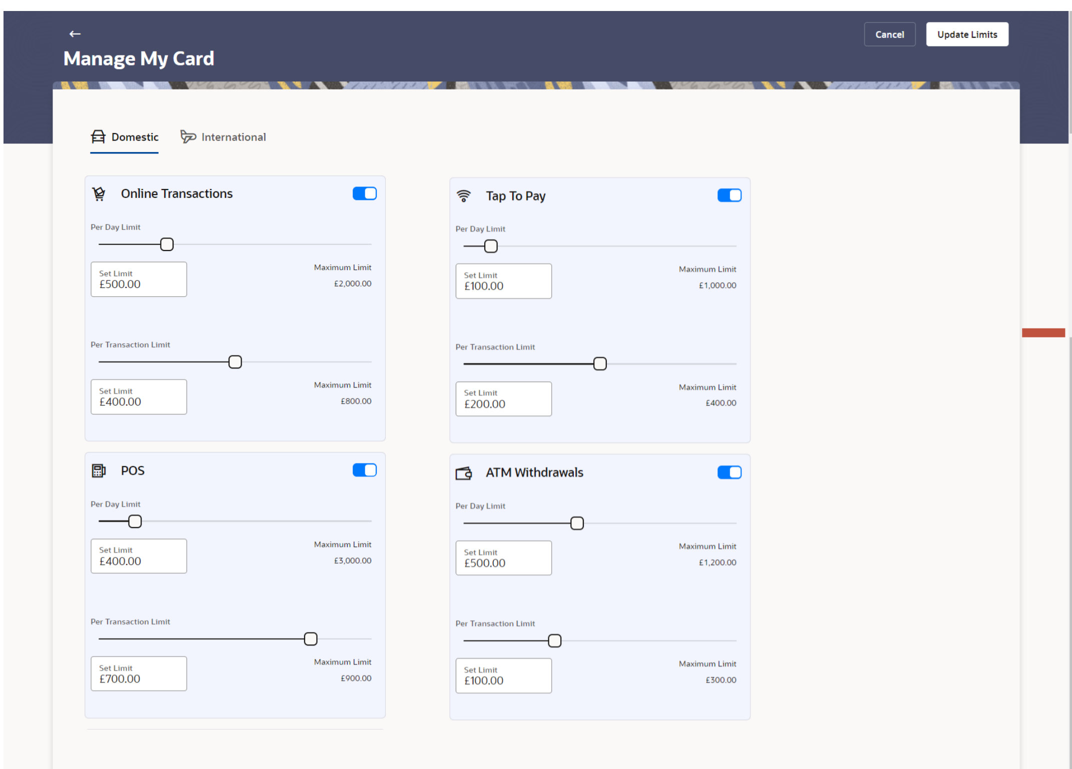
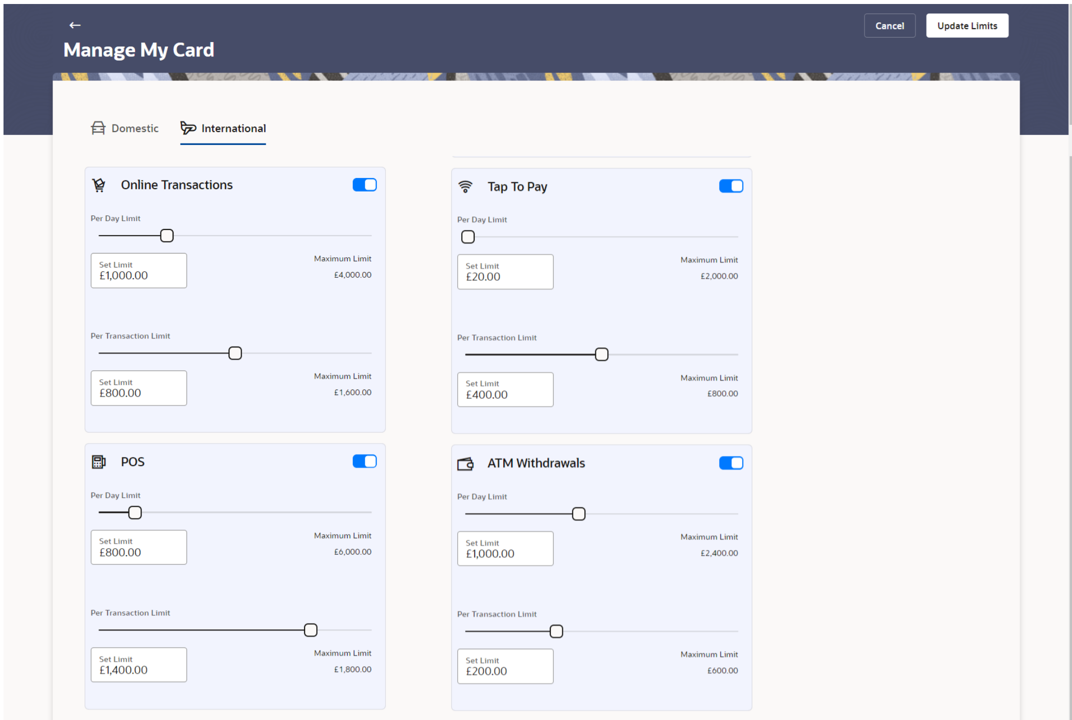


Figure 4-14 Credit Card - Update International Limits



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

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

Table 4-11 Credit Card - Update Limits - 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	
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.

Table 4-11 (Cont.) Credit Card - Update Limits - Field Description

Field Name	Description
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:
   - Toggled the Facility: Online Transactions, POS, Tap To Pay, ATM Withdrawals to enabled it.

     For the Facility Online Transactions, POS, Tap To Pay, ATM Withdrawals;

     i. 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.

     ii. 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.
4. Perform one of the following actions:
   - Click **Update Limit** to save modified limits.

     The **Confirmation** popup appears.
   - Click **Cancel** to cancel the transaction.
5. Perform one of the following actions from the **Confirmation** page:
   - Click **Yes** to proceed.

     The success message appears, along with the transaction reference number.
   - Click **No** to cancel the transaction.
6. Perform one of the following actions:
   - Click **Transaction Details** to view the details of the transaction.
   - Click **Card Details** to view the card details.
   - Click on the **Credit Card Details** link to view the card details.
   - Click on the **Transactions** link to view the transactions initiated by the card.
   - Click on the **Go To Dashboard** link to navigate back to dashboard page.

4.9 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.

To add nickname to credit card:

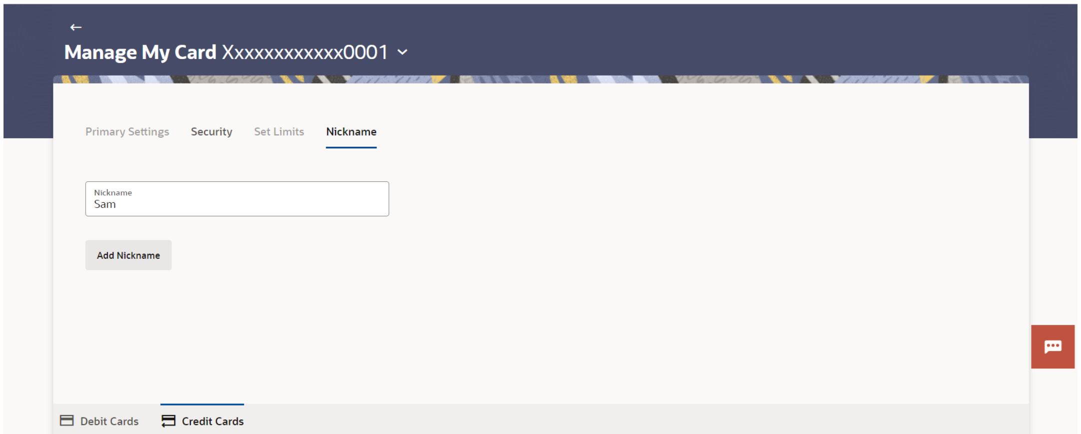
1. From the Dashboard, click **Toggle menu**, then click **Menu**, and then click **Cards** .

   Under **Cards** , click **Credit Cards** , click on the **Manage** link. From the **Manage My Card**, click **Nickname** tab.
   The **Manage My Card** screen appears.

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.

Figure 4-15 Nickname



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

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

Table 4-12 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 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 success message of account nickname updated appears.
>
> The new nickname will then be displayed on various transactions instead of the standard account description.

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

> **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.

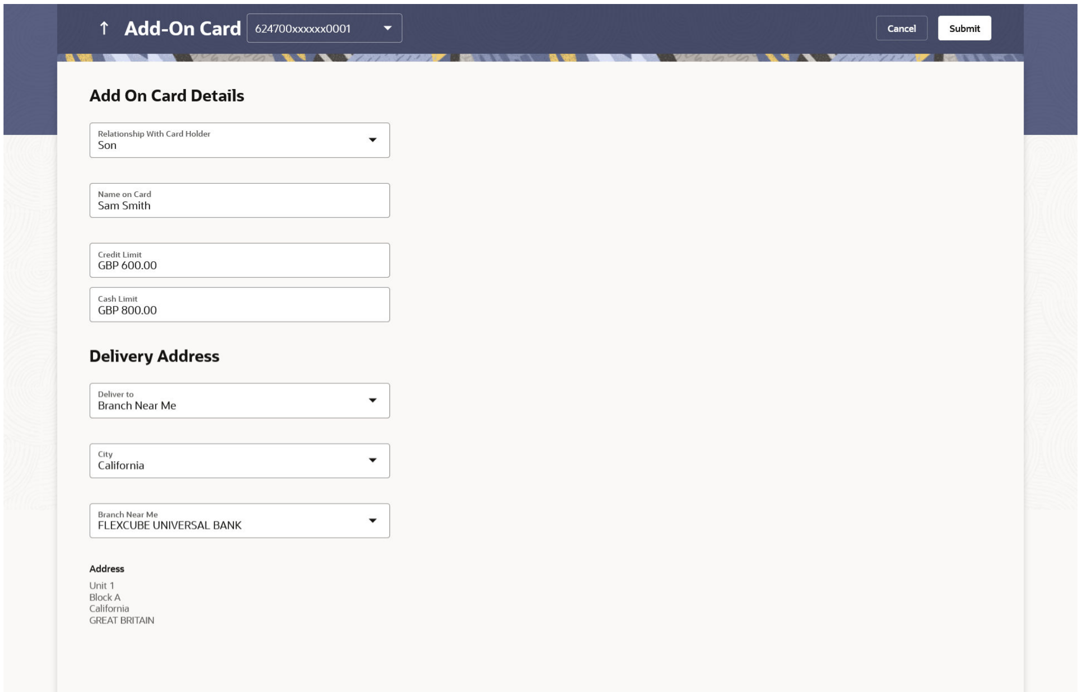
To apply for an Add-On card:

1. Perform anyone of the following navigation to access the **Add-On Card** screen.
    - From the Dashboard, click **Toggle menu**, 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 **Add-On Card** .
    - From the Search bar, type **Credit Cards – Add-On Card** .
    - 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 **Add-On Card** .

   The **Add-On Card** screen appears.
2. From the **Card Number** list, select the credit card for which an add-on card is to be requested.

Figure 5-1 Add-On Card



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

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

Table 5-1 Add-On Card - 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.

Table 5-1 (Cont.) Add-On Card - 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 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 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.

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

     The **Confirmation** popup appears, asking you to confirm the activation of the card.
   - Click **Cancel** to cancel the transaction.
9. Perform one of the following actions:

- Click **Confirm** to activate the card.

  The success message appears, along with the service request number.
- Click **No** to cancel the transaction.

10. Perform one of the following actions:
    - Click **Transaction Details** to view the details of the transaction in read mode.
    - Click **Card Details** to navigate to the **Credit Card Details** page of that card.
    - Click on the **View Credit Cards** link to visit Cards summary page.
    - Click on the **Transactions** link to view the transactions initiated by the card.
    - Click on the **Go to Dashboard** to navigate back to Dashboard page.

6 Transactions

This topic provides the systematic instructions to user to view details of all transactions initiated on the card are displayed in chronological order of spending.

The **Transactions** feature enables users to view details of all purchases, payments and any other debits and credits made on their credit card accounts. Users can select any card to view transactions initiated using that card. The transactions which is latestwill be 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**, then click **Menu**, and then click **Cards** , and then click **Credit Cards** . From the **Credit Card List** , click on the credit card, from the **Credit Card Details** page, click on the **Search History** card.
- From the Search bar, type **Credit Cards – Credit Card Details**and press **Enter**, click on the **Search History** card.
- From the Search bar, type **Credit Cards – Transactions** and press **Enter**.
- From the **Overview** widget, click on the **Credit Cards** card. From the **Credit Card List** , click on the credit card, from the **Credit Card Details** page, click on the **Search History** card.

The **Transactions** screen appears.

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

The list of transactions appears.

Figure 6-1 Transactions – View Transactions

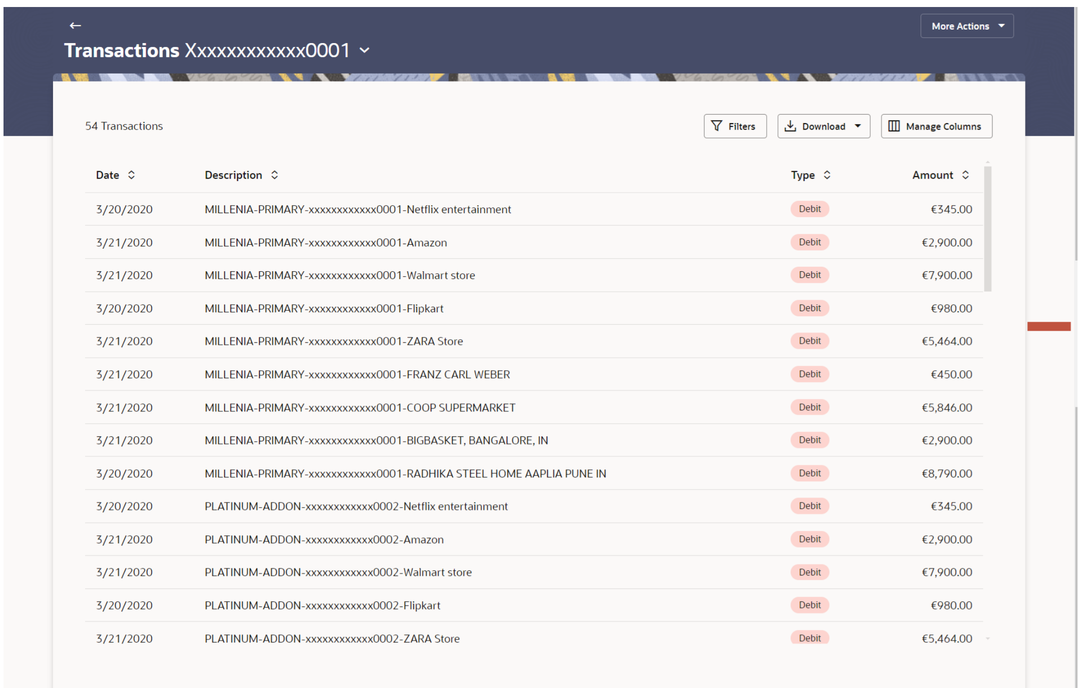
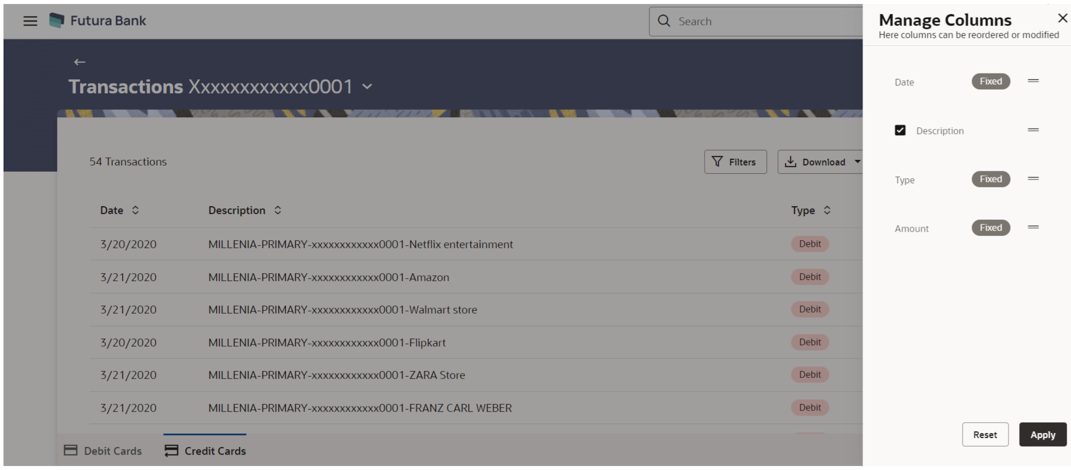


Figure 6-2   Transactions – Manage Columns



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

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

Table 6-1   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.

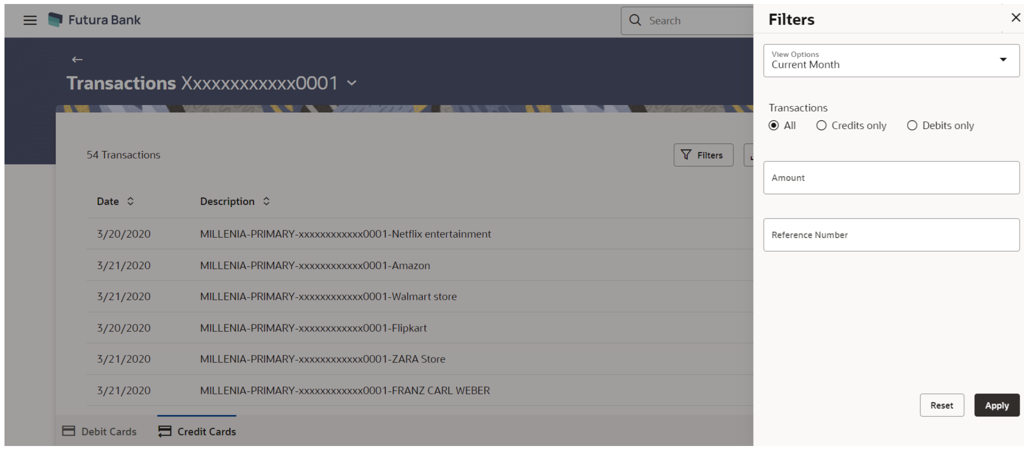
3. Perform one of the following actions:

   - Click the 

 change filter criteria.

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

Figure 6-3 Transactions – Filter Criteria



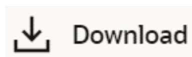
> **Note**
>
> The fields which are marked as Required are mandatory.

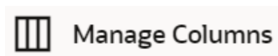
For more information on fields, refer to the field description table.

Table 6-2 Field Description

Field Name	Description
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.
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.

   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. 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 

. The statement gets downloaded in PDF format.
- Click the 

icon to setup a column preference by rearranging or removing columns.
- Click on the **More Actions** menu to access other Current and Savings account statement related transactions.

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

  – Subscribe for E-Statements

  – View Pre-Generated Statements

6.1 E-statements Subscription

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

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.

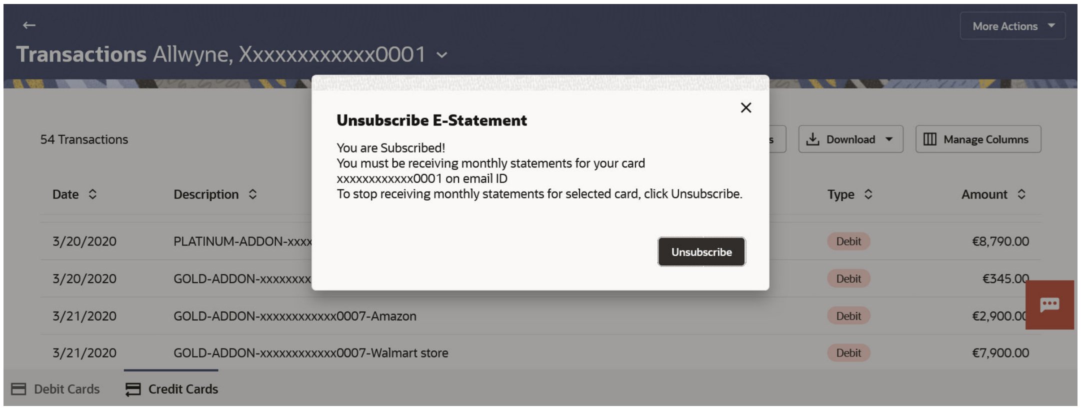
To subscribe / unsubscribe for e-statements:

1. Perform anyone of the following navigation to access the **Transactions** screen.
   - From the Dashboard, click **Toggle menu**, then click **Menu**, and then click **Cards** , and then click **Credit Cards** . From the **Credit Card List** , click on the credit card, from the **Credit Card Details** page, click on the **Search History** card, and from **Transactions** page , click on the **More Actions** , and then click on the **E-statements Subscription**.
   - From the Search bar, type **Credit Cards – Credit Card Details**and press **Enter**, click on the **Search History** card, and from **Transactions** page , click on the **More Actions** , and then click on the **E-statements Subscription**.
   - From the Search bar, type **Credit Cards – Transactions** and press **Enter**, click on the **More Actions** , and then click on the **E-statements Subscription**.
   - From the **Overview** widget, click on the **Credit Cards** card. From the **Credit Card List** , click on the credit card, from the **Credit Card Details** page, click on the **Search**

History card, and from **Transactions** page , click on the **More Actions** , and then click on the **E-statements Subscription**.

The popup to subscribe/unsubscribe the E-Statement appears.

Figure 6-4 E-Statements Subscription



2. From the **Card Number** list, select the credit card for which you wish to initiate the e-statement subscription request.
3. 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.
   - Click **Subscribe** to opt to receive monthly statements on your registered email address.

     The success message of request submission appears.
4. 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 **Unsubscribe** to opt out of receiving monthly statements on your registered email address.

     The success message of request submission appears.
5. Perform one of the following actions:
   - Click **Card Details** to navigate to the Credit Card Details page of that card.
   - Click on the **Credit Cards** link to visit **Cards** summary page.
   - Click on the **Transactions** to view the transactions initiated by the card.
   - Click on the **Go To Dashboard** link to navigate back to dashboard page.

6.2 Pre-generated Statement

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

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

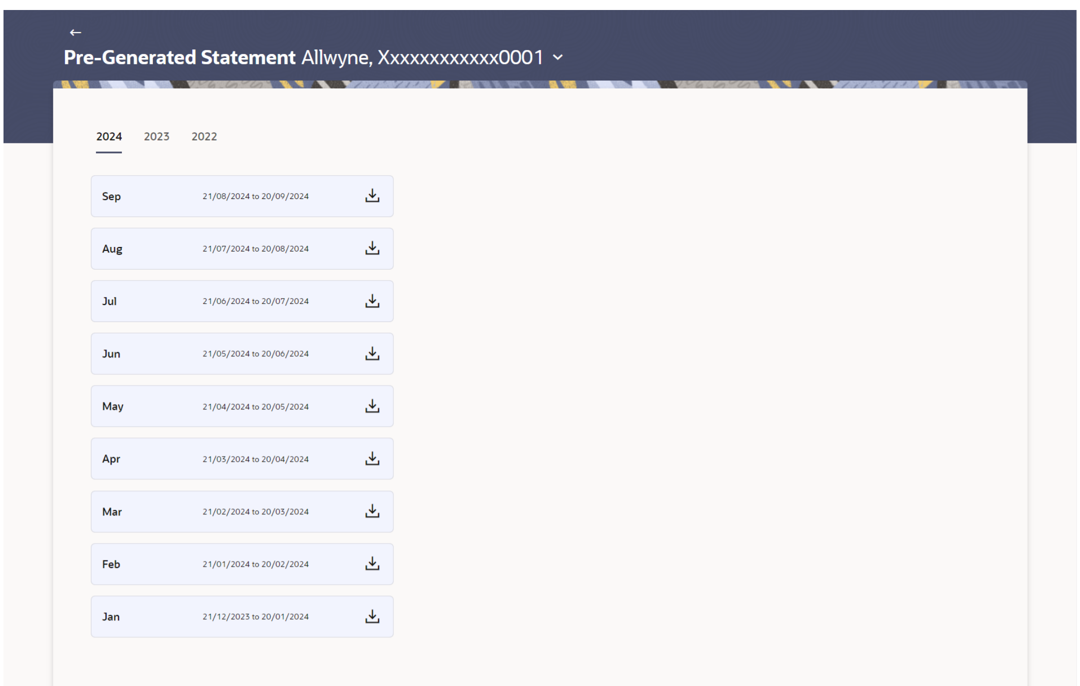
To download pre-generated statements:

1. Perform anyone of the following navigation to access the **View Pre-generated Statements** screen.
   - From the Dashboard, click **Toggle menu**, then click **Menu**, and then click **Cards** , and then click **Credit Cards** . From the **Credit Card List** , click on the credit card, from the **Credit Card Details** page, click on the **Search History** card, and from **Transactions** page , click on the **More Actions** , and then click on the**View Pre-generated Statement**
   - From the Search bar, type **Credit Cards – Credit Card Details**and press **Enter**, click on the **Search History** card, and from **Transactions** page , click on the **More Actions** , and then click on the**View Pre-generated Statement**.
   - From the Search bar, type **Credit Cards – Transactions** and press **Enter**, click on the **More Actions** , and then click on the **View Pre-generated Statement**.
   - From the **Overview** widget, click on the **Credit Cards** card. From the **Credit Card List** , click on the credit card, from the **Credit Card Details** page, click on the **Search History** card, and from **Transactions** page , click on the **More Actions** , and then click on the**View Pre-generated Statement**.
   - From the Search bar, type **Credit Cards – Pre-generated Statement** and press **Enter**

   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.

Figure 6-5 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 6-3 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.

   - Click on the icon against any record (.pdf)to download the statement in password protected .pdf format.

7

My Spend

This topic provides the systematic instructions to user for viewing 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.

To view spends on the card:

1. Perform anyone of the following navigation to access the **Spends** screen.
   - From the Search bar, type **Credit Cards – Credit Card Details** and press **Enter**, click on the **Spend Analysis** widget .
   - From the Search bar, type **Credit Cards – Spends**and press **Enter**.

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

   The **Spends** screen appears.

Figure 7-1 Spends (List View)

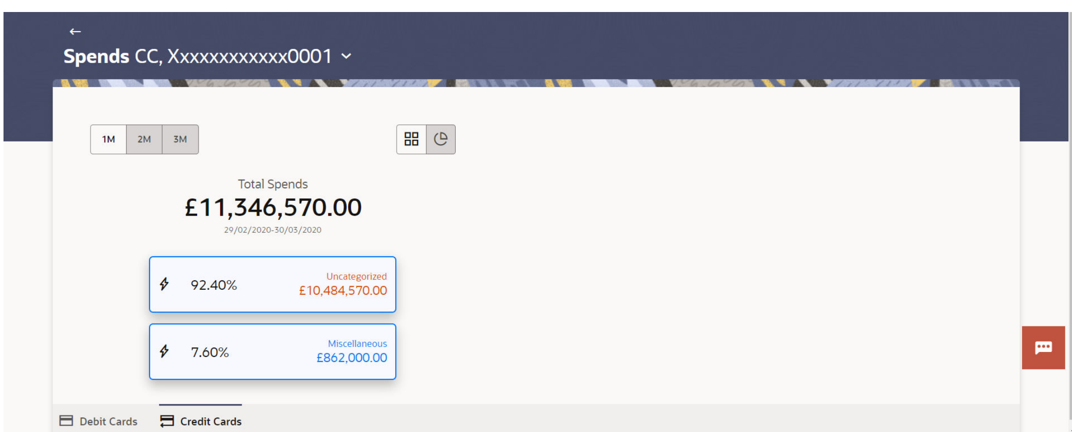
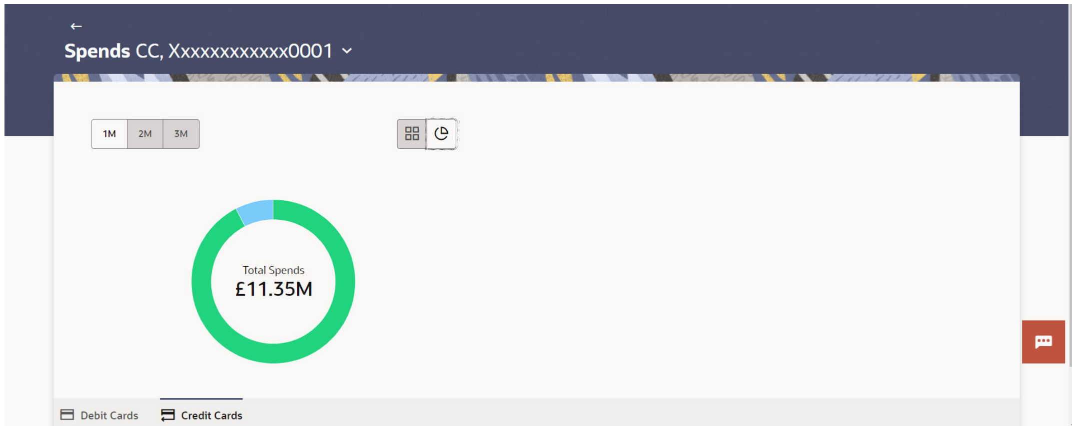


Figure 7-2 Spends (Graph View)



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

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

Table 7-1 Spends - 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.

8

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.

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.

To view inactive credit card details:

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

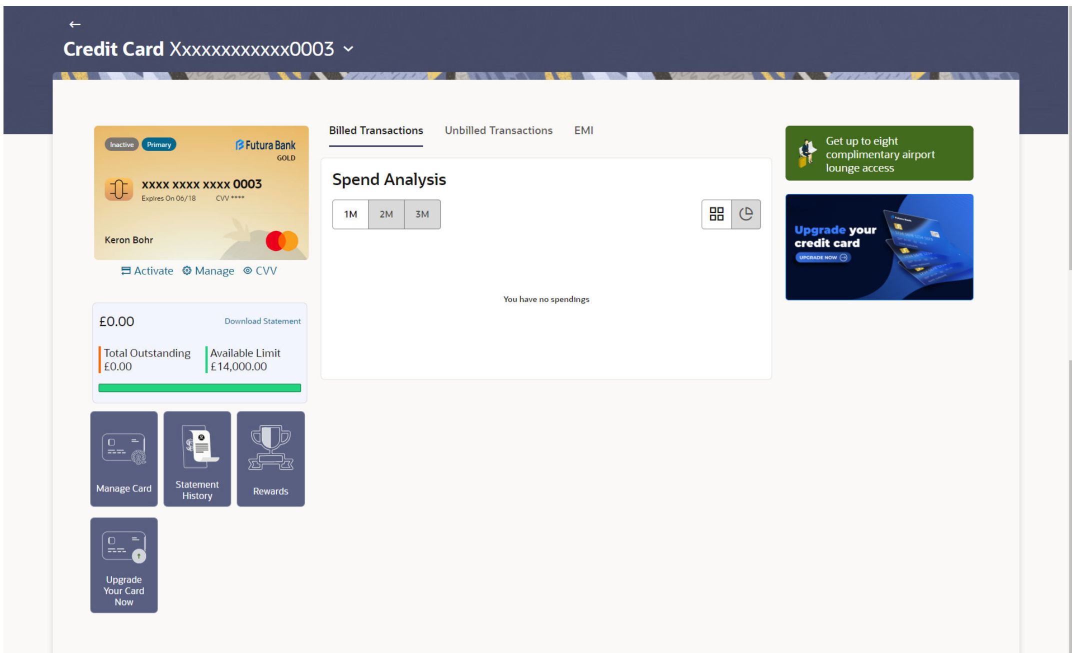
Under **Cards** , click **Credit Cards** , and then from the **Credit Card List**, then click on the inactive credit card.

- From the Search bar, type **Credit Cards – Cards Details** and press **Enter**.
- On the Dashboard, click **Overview** widget, then click **Credit Cards** card, and then click on the **Credit Card** and then from the **Credit Card List**, then click on the inactive credit card.

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.

Figure 8-1 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 8-1 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**

Table 8-1 (Cont.) Field Description

Field Name	Description
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 in encrypted form on the card. Click CVV on the 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.

Perform one of the following actions:

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

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

9 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.

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