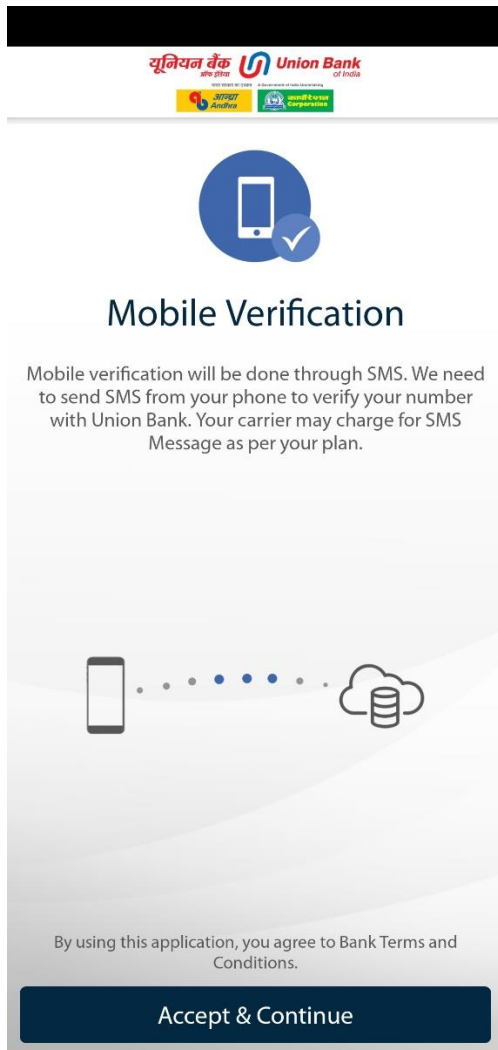




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## 1 UNION BANK CCMS MOBILE SECURITY FEATURE



**Device Hard Bind** –This is where customer mobile hard bind with customer mobile Number as well as Credit card Account No.

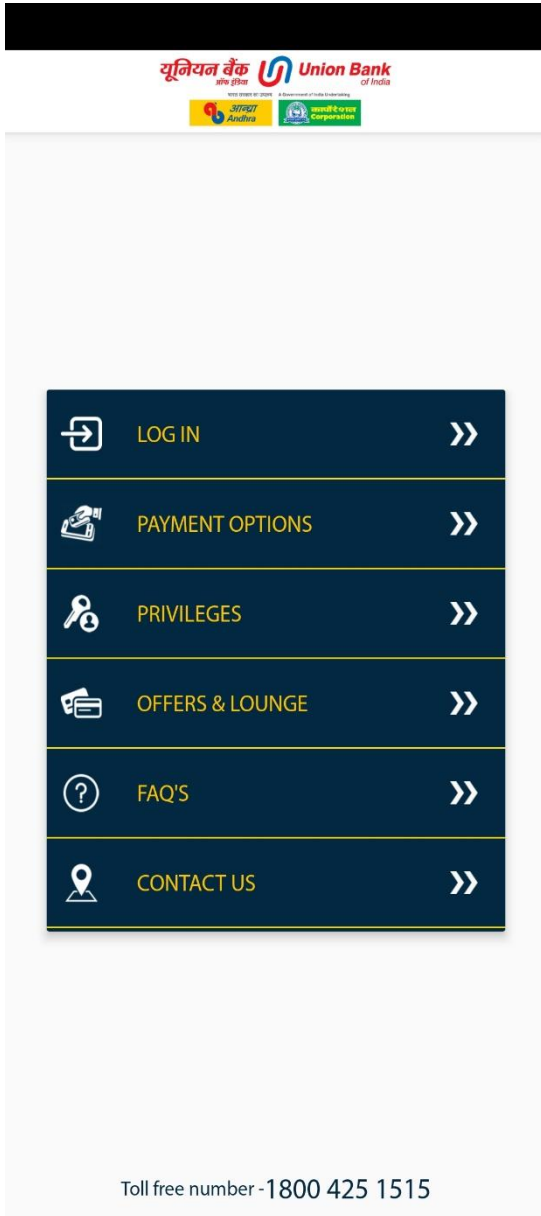
To Hard Bind customer device, Unique value send from SMS to Union Bank server to Authenticate device and user mobile number. Once authentication completed than only the Register user can login to his/her Credit Card Account.

For first time user if he/she not register with Union Bank App. After device hard Bind he/she have to SignUp once and create userid and password for next time login.

If he/she already registered with web portal or mobile app, no need to signup again can use same userid and password for next login.

## 2 UNION BANK CCMS MOBILE APPLICATION FEATURES

### 2.1 Welcome screen



**Log In** – Users who are already registered in Credit Card portal can use Login link to directly login to Mobile App..

**Payment Options** –This will redirect you to website for payment options.

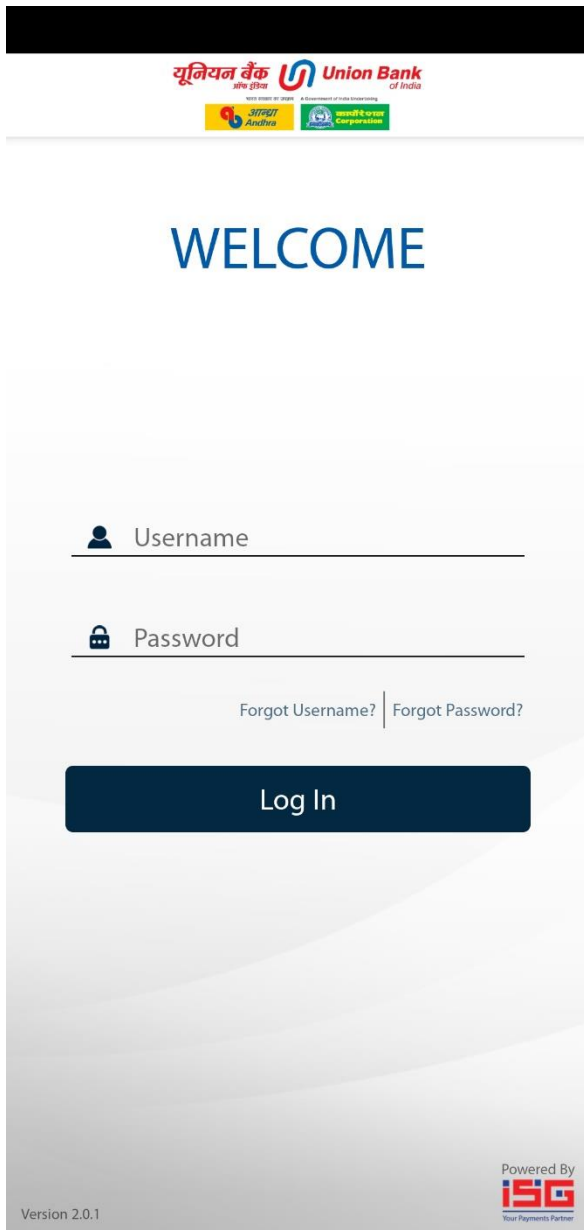
**Privileges** –This would enable the user to know various privileges as a User of Mobile Application.

**Offers & Lounge** – The user would be able to view the offers available on Union card.

**FAQ's** –This will contain dos and don'ts for the user; this will also clear basic common user queries.

**Contact Us** –This contains the customer service number and email id to be used for communication with the bank.

## 2.2 Login with User name and Password



The screenshot shows the login interface of the Union Bank CCMS Mobile Application. At the top, there is a black bar, followed by the Union Bank of India logo and the ISG logo. Below the logos, the word "WELCOME" is displayed in large blue letters. The login form consists of two input fields: "Username" and "Password", each with a corresponding icon (a person for username and a lock for password). Below these fields, there are links for "Forgot Username?" and "Forgot Password?". A large blue "Log In" button is positioned below the form. At the bottom right, it says "Powered By ISG Your Payments Partner". The version number "Version 2.0.1" is located at the bottom left.

**User Name** – Would be the one which the user has selected at the time of registration.

**Password** – The secret key only known to the registered user.

**Forgot Username** – Option to retrieve forgotten username

**Forgot Password** – Option to retrieve forgotten password

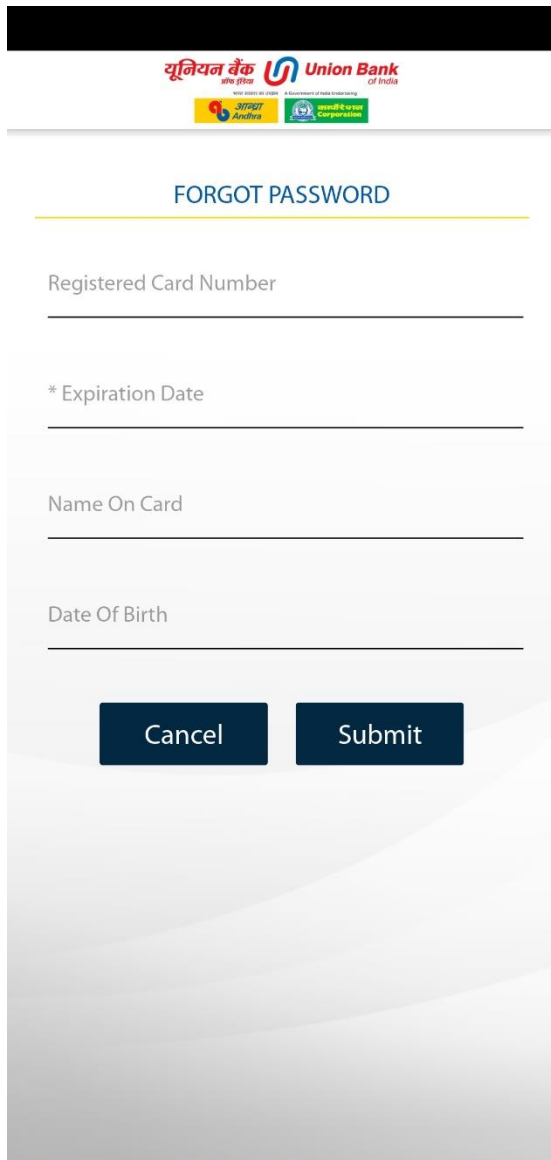
**Sign Up** – The user who is not registered already will have to use this by clicking the Sign up link and following registration instructions.

### **Password Policy:**

- [0-9] a digit must occur at least once.
- [a-z] a lower case letter must occur at least once.
- [A-Z] an upper case letter must occur at least once.
- [@#\$\*!^] a special character must occur at least once.
- No whitespace allowed in the entire string.
- At least 8 characters max 12 characters



## 2.4 Forgot Password



यूनियन बैंक  
of India  
Union Bank  
of India

FORGOT PASSWORD

Registered Card Number

\* Expiration Date

Name On Card

Date Of Birth

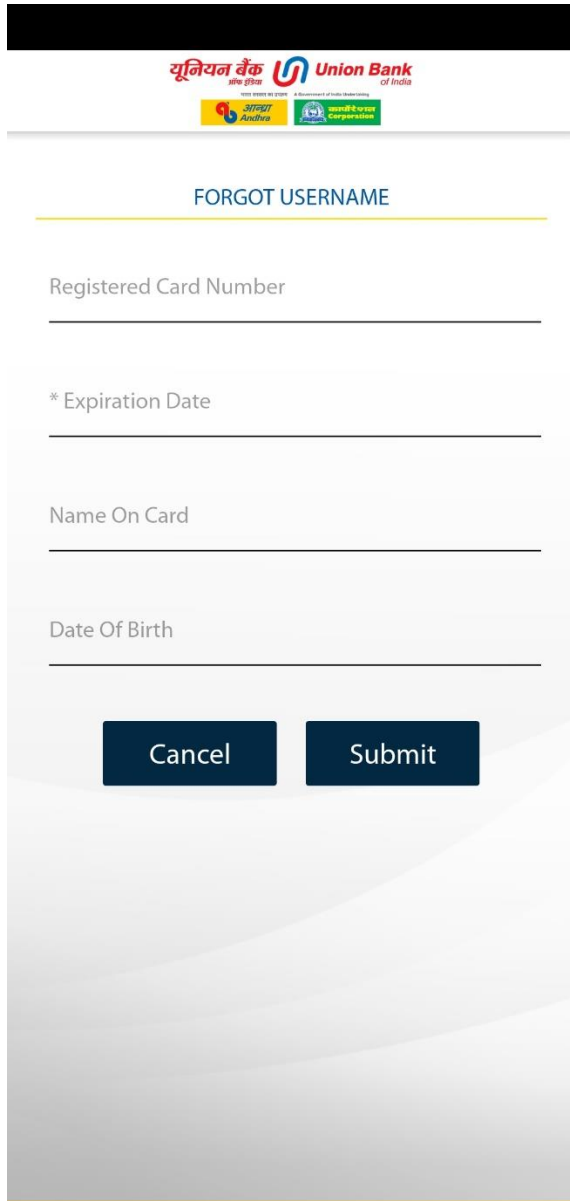
Cancel Submit

Through this option, in case a user forgets his password, he would be able to retrieve the password by entering his card details and identifying himself as the holder of the card.

### Password Policy:

- [0-9] a digit must occur at least once.
- [a-z] a lower case letter must occur at least once.
- [A-Z] an upper case letter must occur at least once.
- [@\$\*!^] a special character must occur at least once.
- No whitespace allowed in the entire string.
- At least 8 characters max 12 characters

## 2.5 Forgot Username



यूनियन बैंक Union Bank  
of India

FORGOT USERNAME

Registered Card Number

\* Expiration Date

Name On Card

Date Of Birth

Cancel Submit

Through this option, in case a user forgets his user Id, he would be able to retrieve the User Name by entering his card details and identifying himself as the holder of the card.



## 2.6 Set MPIN and Login with MPIN

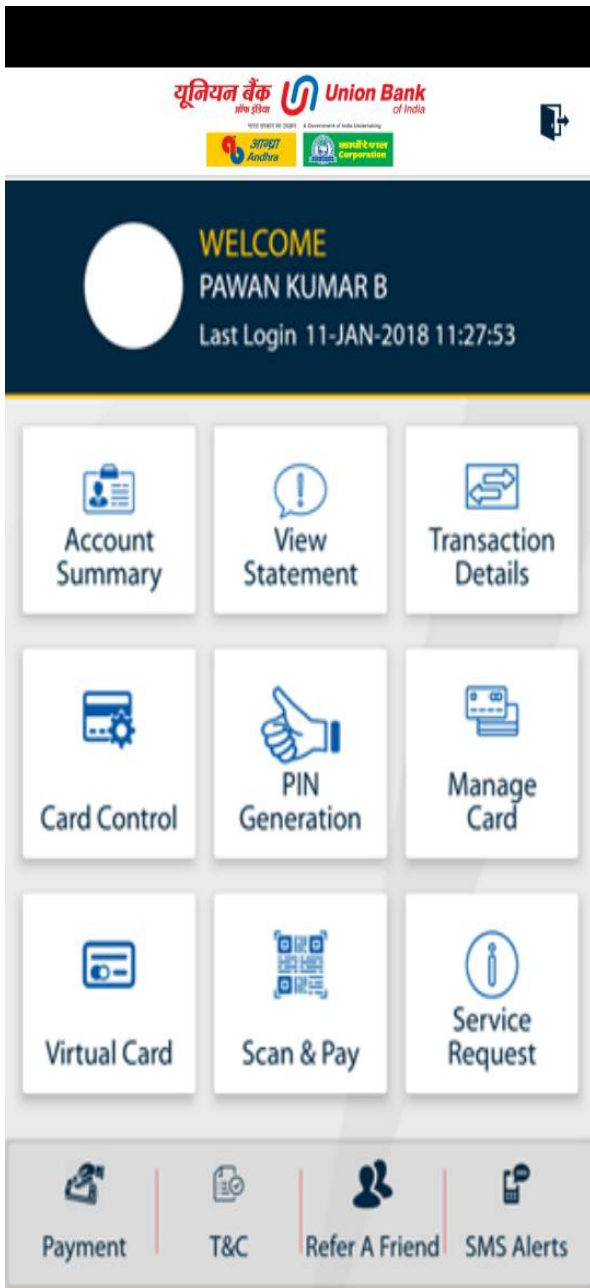


Through this option, user can set 4 digit numeric pin to login to his account.

Instead of using username and password, User can use this 4 digit pin to login to the mobile application.

Forgot mpin option can be used in case user forgets 4 digit mpin.

### 2.7 Dashboard



This is the dashboard of the App, which shows all the features available in App

The Account summary option provides the basic information of the account of the credit card user

View Statement provides access to see latest and past statements

Transaction details show unbilled transactions along with option to view last 10/20/30 day's transactions.

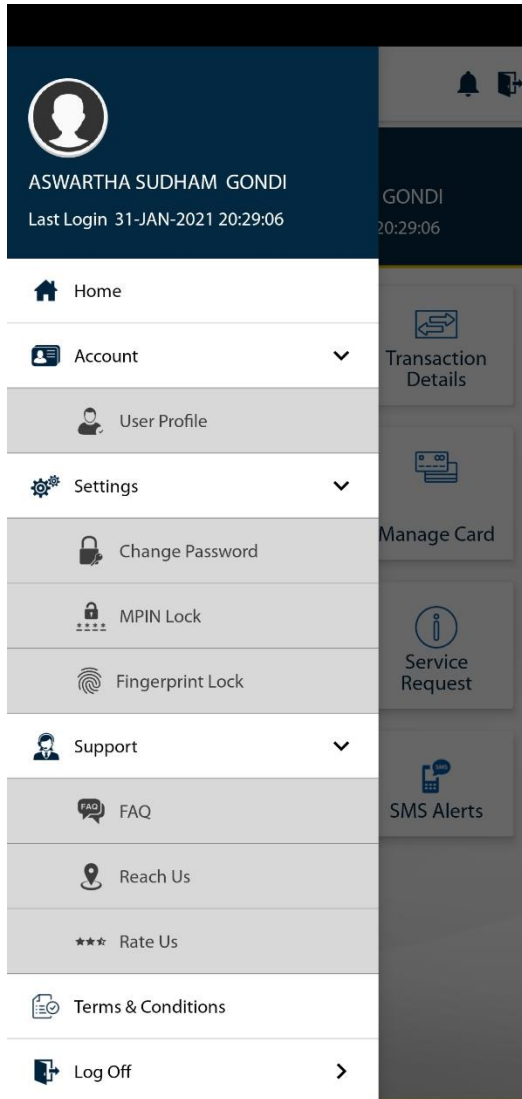
Using Card Control option user can enable/disable international, ECOM, POS, ATM Transactions and set temporary spending limits.

PIN Generation the user can generate the card pin for the cards issued

Manage card option enable the user to register/deregister the card

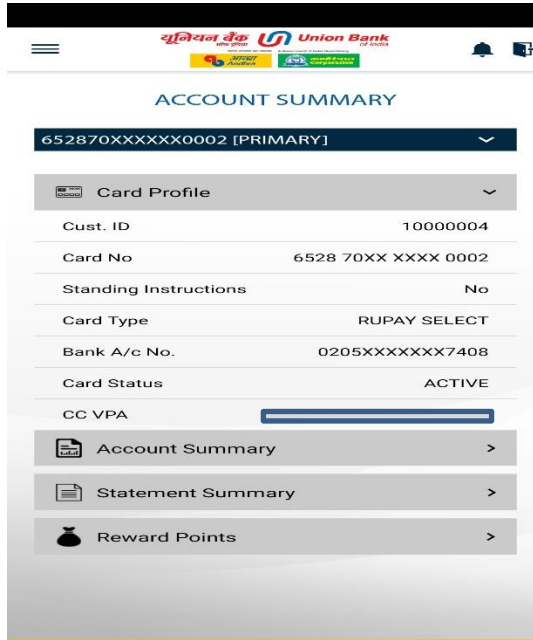
Service Request can be used to raise and track service requests

## 2.8 Mobile Application Menu options

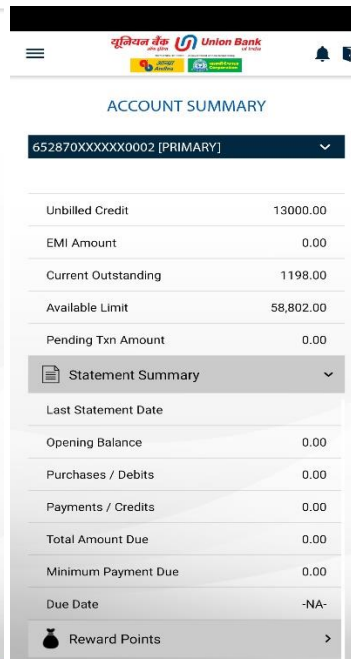
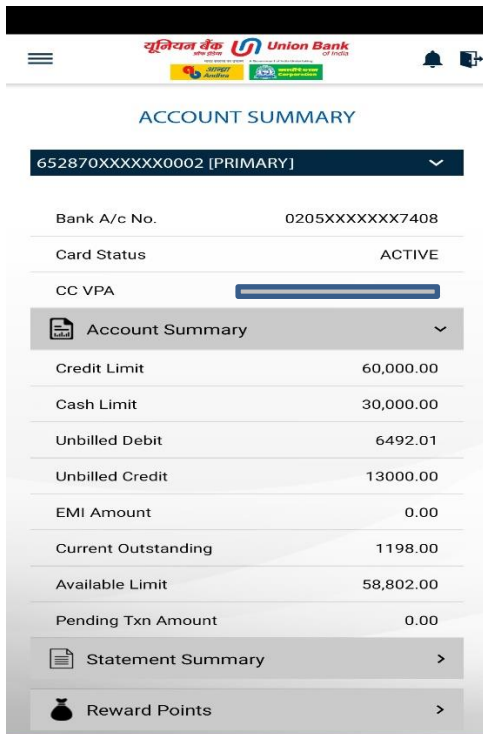


This is the control page for the application, the card holder would be able to view and control important and quick links towards accessing the mobile application.

## 2.9 Account Summary

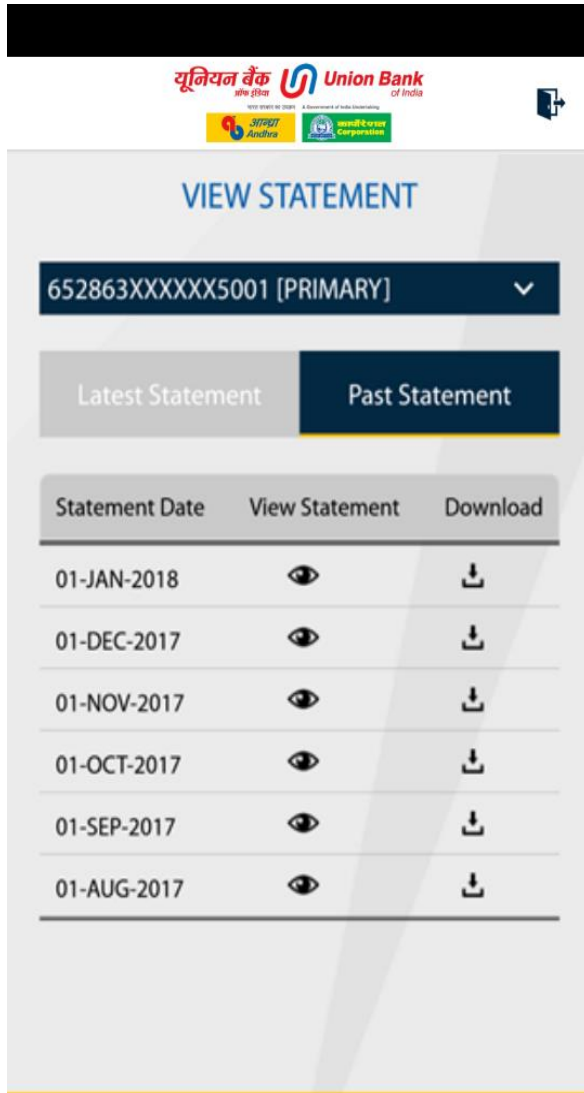


This is an account summary page where card holder would be able to view elaborated details of his card profile, summary of his account including statement summary and reward balances for the selected card.



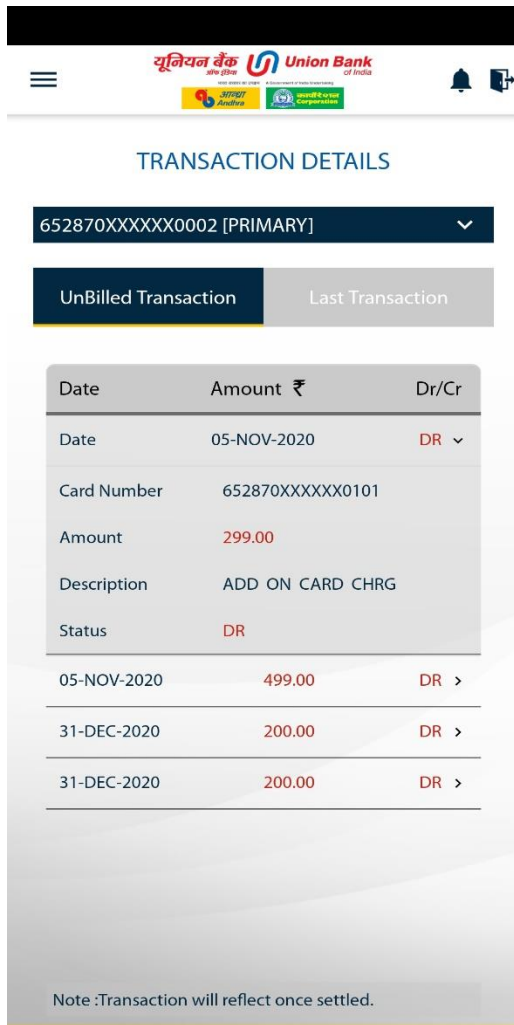


## 2.11 Past Statement



Using Past Statement option, customers can view and download past 6 months statements.

## 2.12 Transaction Details



**TRANSACTION DETAILS**

652870XXXXXX0002 [PRIMARY] ▼

UnBilled Transaction | Last Transaction

Date	Amount ₹	Dr/Cr
Date	05-NOV-2020	DR ▼
Card Number	652870XXXXXX0101	
Amount	299.00	
Description	ADD ON CARD CHRG	
Status	DR	
05-NOV-2020	499.00	DR >
31-DEC-2020	200.00	DR >
31-DEC-2020	200.00	DR >

Note :Transaction will reflect once settled.

Using this option, customer can view unbilled transactions and last 10/20/30 day's transactions.

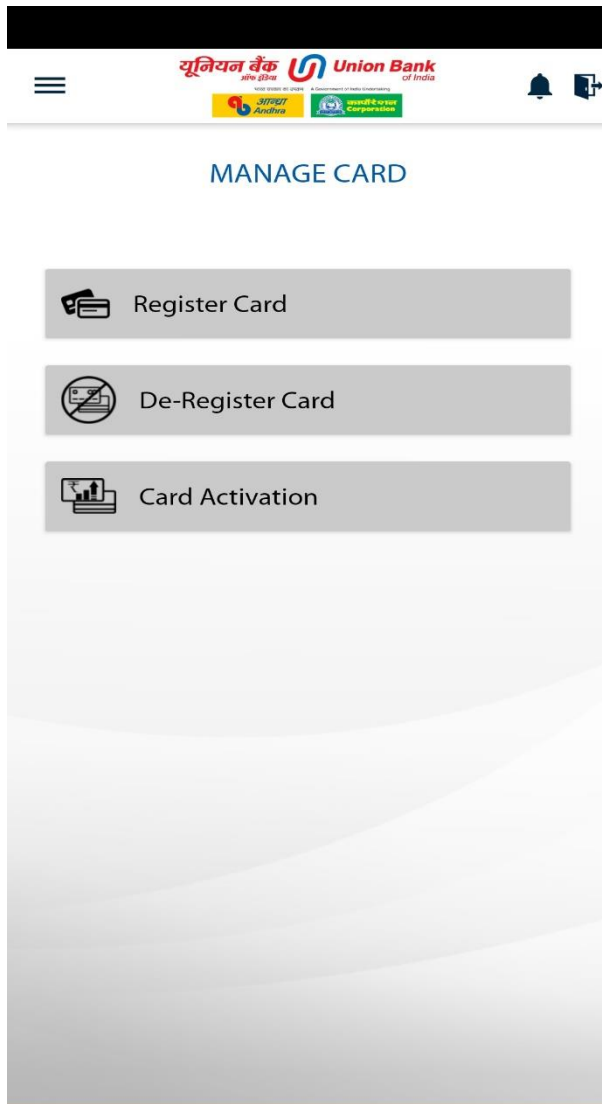
### 2.13 PIN Generation

The screenshot displays the 'PIN GENERATION' interface. At the top, there is a navigation bar with the Union Bank logo and a menu icon. Below the navigation bar, the card number '652870XXXXXX0002 [PRIMARY]' is shown in a dark blue dropdown menu. Underneath, there are two text input fields: 'Enter New Pin' and 'Confirm New Pin'. At the bottom of the screen, there are two buttons: 'Cancel' and 'Submit'.

Using this option customer can generate online PIN for registered cards.



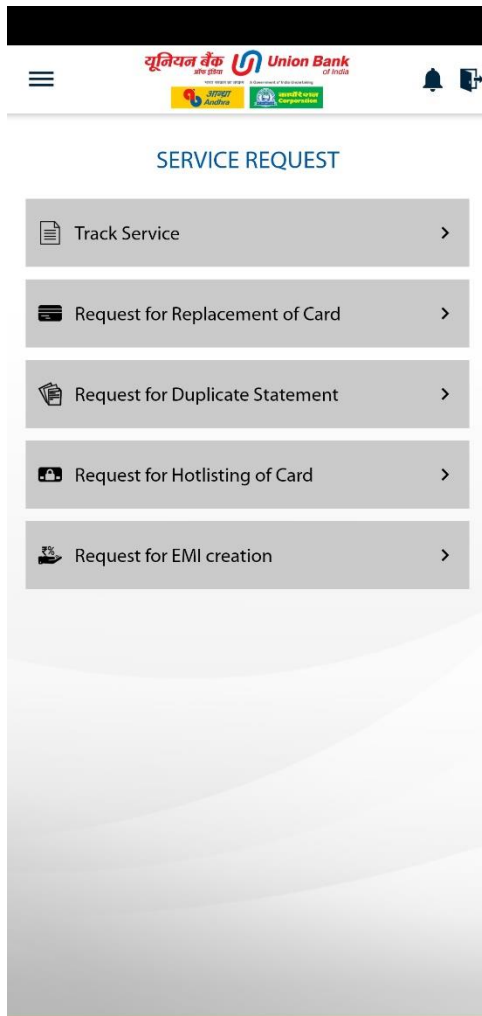
### 2.14 Manage Card



Using this option, the customers can:

- Register new Union primary /add on card
- De-register hot listed or blocked card
- Activate New Card

## 2.15 Service Request

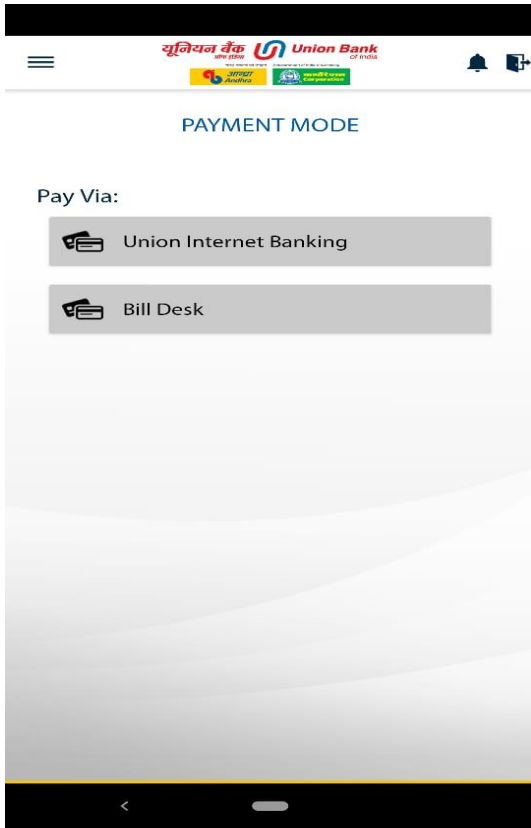


Customers can use this option to track status of Service Request.

Customer can also raise following types of service requests for:

- Replacement of card
- Duplicate Statement
- Hot listing of card.
- EMI Creation

## 2.16 Other Features

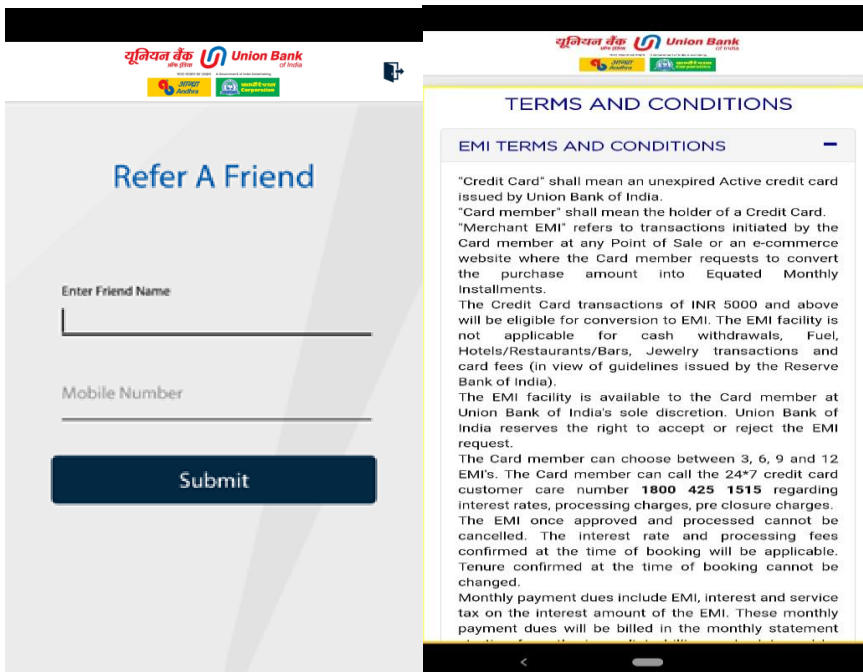


At the bottom of the welcome screen, there are 4 tabs:

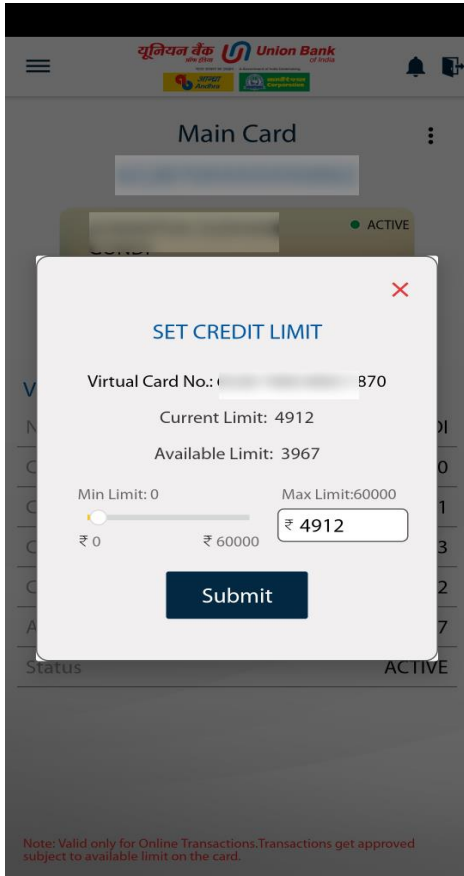
**Payment:** This option can be used to pay credit card bills using Union Internet banking or using bill desk or through app using CC Bill Payment.

**T&C:** This shows terms and conditions with respect to credit card.

**Refer A Friend:** Using this option, Customer can refer Union bank cards to friends/relatives



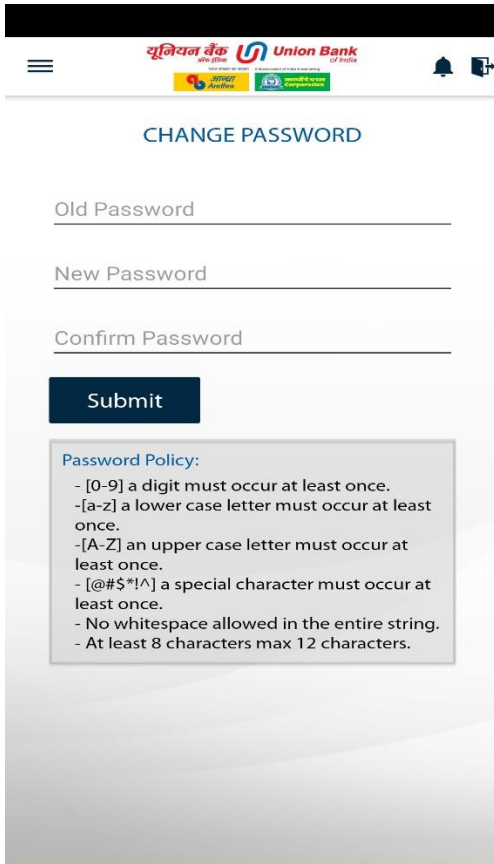
### 2.16.1 CC Bill Payment



#### Credit Card Bill Payment

This page allow user to make payment of credit card bill. User can pay full due amount, minimum amount or other amount.

## 2.17 Change Password

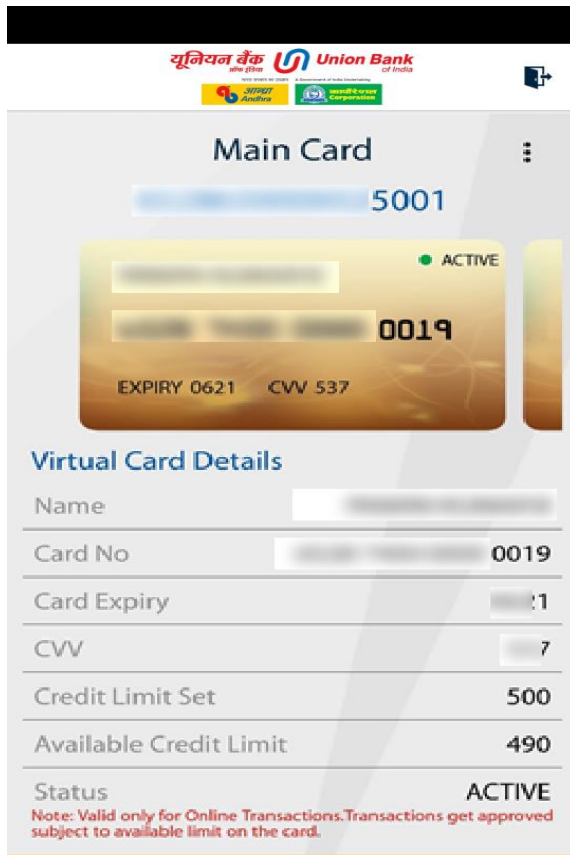


The screenshot shows the 'CHANGE PASSWORD' screen in the Union Bank CCMS mobile application. At the top, there is a navigation bar with the Union Bank logo and a menu icon. Below the navigation bar, the text 'CHANGE PASSWORD' is displayed. There are three input fields: 'Old Password', 'New Password', and 'Confirm Password'. A dark blue 'Submit' button is located below the input fields. A 'Password Policy' box is also visible, containing the following rules:

- [0-9] a digit must occur at least once.
- [a-z] a lower case letter must occur at least once.
- [A-Z] an upper case letter must occur at least once.
- [@#\$\*!^] a special character must occur at least once.
- No whitespace allowed in the entire string.
- At least 8 characters max 12 characters.

Through this option the customer would be able to change his password and set the password of his choice following password policy mentioned on change password form.

## 2.18 Virtual Card



### Virtual Card

This is Virtual Card screen where user can create virtual card from physical card for safe and secure transaction over internet without revealing your physical card details.