AB Credit Card Mobile Application User Guide
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1 ANDHRA BANK CCMS MOBILE SECURITY FEATURE

Mobile Verification:

Mobile verification will be done by sending a SMS from the customer registered mobile number and after successful authentication the user can register his card account with the mobile app.

If the AB credit card holder has already registered with online credit card web portal there is no need to signup again and the same userid and password can be used to login in to the mobile app and mPIN can also be set as per his / her choice.

The signup process to be followed by the card holder if the card holder is registering for the first time in the mobile app. After registering the credentials can also be used to login through online web portal also.
2 ANDHRA BANK CCMS MOBILE APPLICATION FEATURES

2.1 Welcome screen

Home Screen

Log In: Registered users can use the option to login in to the AB Credit Card mobile app.

Payment Option: Provides the information through which AB credit card holder can make payment through various modes.

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 Andhra card.

FAQ’s – Frequently asked questions

Contact Us – Provides information about the customer service number and email id to be used for communication with the bank.
2.2 Login with User name and Password

**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
### 2.3 Signup

**Online Registration for Credit Cards**

*Login ID:*

(Login ID length should be between 6 and 12. It can be alphanumeric. Special characters like `@`, `_` mentioned within the bracket are only allowed. Spaces not allowed.)

*Choose Password:*

*Confirm Password:*

*Name on Card:*

(Please enter your name as it appears on your credit card in upper case)

*Date Of Birth:*

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User can use signup option to register on credit card application in case he doesn’t have account on portal/mobile application and has valid Andhra Bank Credit card.
2.4 **Forgot Password**

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

Through this option, in case 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

Dashboard

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** showing 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, Temporary card block and set temporary spending limits.

**PIN Generation** through which user can generate pin and the same can be used instantly.

**Manage card** option enables 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 the 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.
2.10 View Statement

Using Latest Statement option, customer can view and download latest statement for the selected credit card. Customer can also view transaction details on the latest statement.
2.11 Past Statement

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

Using this option, customer can view unbilled transactions and last 10 / 20 / 30 day’s transactions.
2.13 Card Control

Card control provides the following option where the card holder can control the credit card instantly.

- Enable / Disable International transactions
- Enable/disble POS transactions
- Enable/disble ATM transactions
- Enable/disble online transactions
- Temporary Card Block / Unblock
- Set temporary spending limits
2.14 PIN Generation

Using this option customer can generate PIN instantly for the registered cards.
2.15 Manage Card

Under Manage Card customers can:

- Register new primary / add on card
- De-register primary / add on card
- Activate New Card if pending for activation.
2.16 Service Request

Under Service Request

Customer can also raise following types of service requests for:

- Track Service
- Card Replacement
- Duplicate Statement
- Hot listing of card.
- EMI Creation
2.17 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 AB Internet banking or using bill desk. (URL Redirect)

**T&C:** This shows terms and conditions with respect to AB Credit Cards.

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

**SMS Alerts:** Shows list of Transactional SMS received
2.1 Change Password

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.