

## Union Bank Credit Card Mobile Application:

S No	INTENT / CATEGORY	QUESTION	ANSWER
1	UNION CREDIT CARD MOBILE APPLICATION REGISTRATION	Registration process	Available for Android Mobile and iOS mobiles
2		How to register	Install the application on your mobile handset from Google Play Store for Android Mobile and Apple store for iOS mobiles.
3		which OS supported	
4		is available in windows Phone	
5		I have two SIMs will it work	SIM selection will be available in case of dual SIMs for android 5.1 & above. User has to select the Mobile Number registered for SMS alert with the Bank.
6		Are there any charges for using mobile banking services?	There are no charges for using mobile banking services.

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1	UNION CREDIT CARD MOBILE APPLICATION FEATURES	CREDIT CARD MOBILE APP SECURITY FEATURE	<p>This is where customer mobile device is made to hard bind with customer mobile Number as well as Credit card Account No.</p> <p>To Hard Bind customer device, Customer has to tap “I Agree” to send Unique value from SMS to Union Bank server to Authenticate device and user mobile number.</p> <p>Once authentication completed then only the Registered user can login to his/her Credit Card Account.</p> <p>For first time user, if he/she has not registered with Union Bank Credit Card App, after device hard Bind, he/she has to SignUp once and password for next time login.</p> <p>If he/she has already registered with web portal or mobile app, no need to signup again, registered user can use same userid and password for next login.</p>
2		Login with User name and Password into credit card mobile app	<ul style="list-style-type: none"> <li>• User Name -Would be the one which the user has selected at the time of registration.</li> <li>• Password - The secret key only known to the registered user.</li> <li>• Forgot Username - Option to retrieve forgotten username</li> <li>• Forgot Password - Option to retrieve forgotten password</li> <li>• Sign Up -The user who is not registered already will have to use this by clicking the Sign up link and following registration instructions.</li> </ul>

3		Register for credit card mobile app	<p>User has to Sign Up to register on credit card application in case, he doesn't have account on portal/mobile application and has valid Union Bank Credit card.</p> <p>For Sign Up, User has to enter Credit Card Customer ID (sent via SMS), Username, Password, Confirm Password and Click on "Submit" to generate OTP.</p> <p>Password Policy:</p> <ul style="list-style-type: none"> <li>- [0-9] a digit must occur at least once.</li> <li>- [a-z] a lower case letter must occur at least once.</li> <li>- [A-Z] an upper case letter must occur at least once.</li> <li>- [@\$*!^] a special character must occur at least once.</li> <li>- No whitespace allowed in the entire string.</li> <li>- At least 8 characters max 12 characters</li> </ul>
4		Set MPIN and Login with MPIN into credit card mobile app	<ul style="list-style-type: none"> <li>• Through this option, user can set 4 digit numeric pin to login to his account.</li> <li>• Instead of using username and password, User can use this 4 digit pin to login to the mobile application.</li> <li>• Forgot mpin option can be used in case user forgets 4 digit mpin.</li> </ul>
5		App dashboard of credit card mobile app	<ul style="list-style-type: none"> <li>• This is the dashboard of the App, which shows all the features available in App</li> <li>• The Account summary option provides the basic information of the account of the credit card user</li> <li>• View Statement provides access to see latest and past statements</li> <li>• Transaction details show unbilled transactions along with option to view last 10/20/30 day's transactions.</li> <li>• Using Card Control option user can enable/disable international, ECOM,POS,ATM Transactions and set temporary spending limits.</li> <li>• PIN Generation the user can generate the card pin for the cards issued Manage card option enable the user to register/deregister the card</li> <li>• Service Request can be used to raise and track service requests</li> </ul>
6		credit card control features in Credit card mobile app	<p>Card control provides various features such as:</p> <ul style="list-style-type: none"> <li>• Enable/disable International transactions</li> <li>• Enable/disable POS transactions</li> <li>• Enable/disable ATM transactions</li> <li>• Enable/disable online transactions</li> <li>• Temporary Card Block / Unblock</li> <li>• Set temporary spending limits</li> </ul>
7		<b>Virtual Card creation in Credit card mobile app</b>	<p>This is Virtual Card screen where user can see the virtual card details, which was generated from physical card, for safe and secure transaction over internet without revealing your physical card details.</p> <p><b>Usage:</b></p> <ol style="list-style-type: none"> <li>1. E-Commerce Transactions</li> <li>2. Bharat QR Code Payments</li> </ol> <p>Note: For all first time Virtual Card Users, Credit Limit will be shown as "0". Customer has to set Credit Card Limit before doing transactions.</p> <p><b>Set Credit Limit -&gt; Enter the Limit -&gt;Submit</b></p>