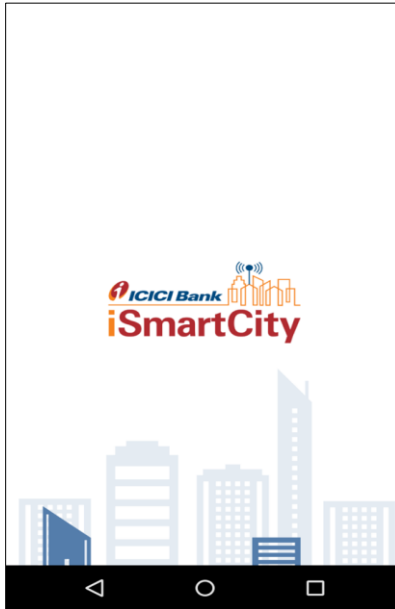**ICICI Bank**

User Manual

# iSmartcity

LAUNCH SCREEN

Application's launch screen holds the app name and logo.

PHONE VERIFICATION AND DEVICE REGISTRATION

Users provide their phone number for phone verification and the device registration process. To make payments, please enter the same number which is associated with your bank account.
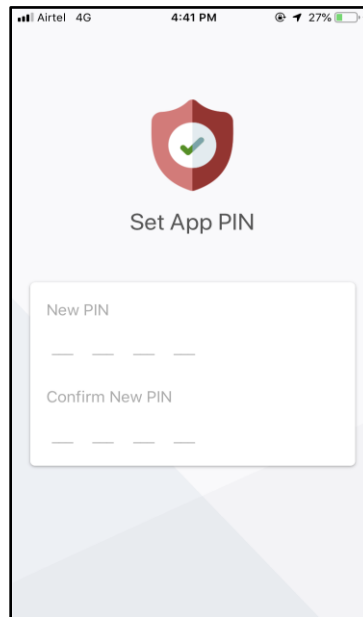
This following screen appears after the user enters the OTP and verifies the phone number.
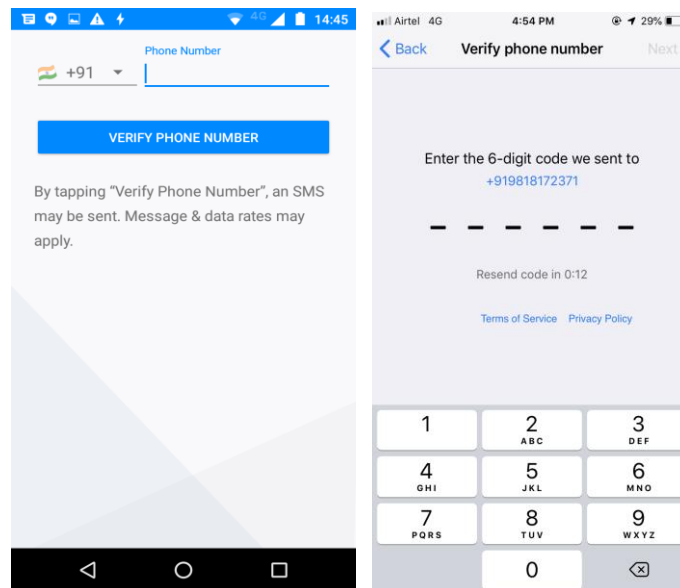
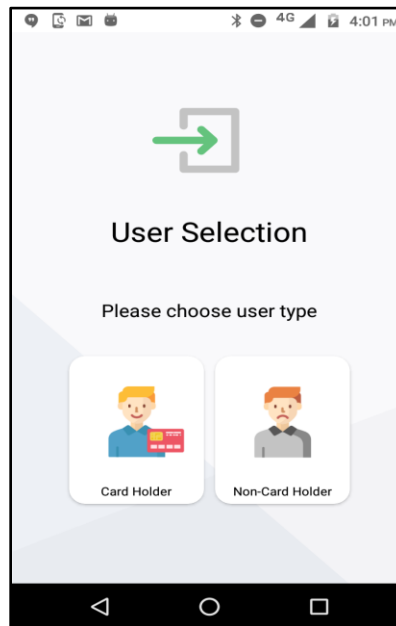The application is configured, as shown in the following figure.

SET APP PIN

After OTP verification, the user has to set the App Pin, which is used to unlock the application.

CHOOSE USER TYPE

The following screen appears when the user clicks any tile on the dashboard.

There are two types of users:

    A. Card Holder
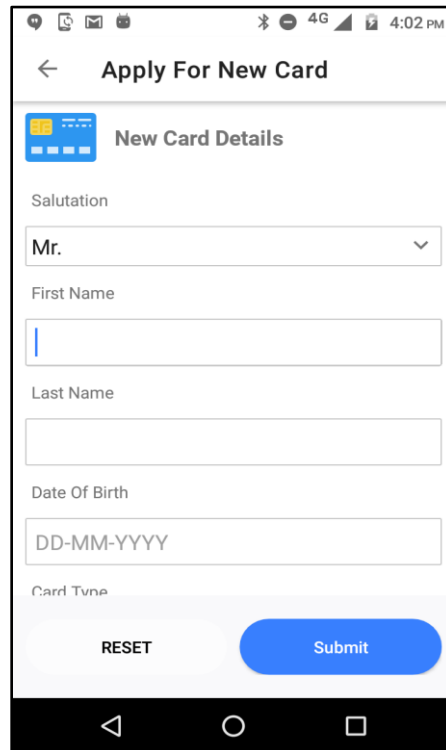
    B. Non-Card Holder

The application flow changes on the basis of user selection.

NON-CARD HOLDER USER

In case the user selects the **Non-Card Holder** option, screens appear for the user to apply for a new card.

APPLY FOR A NEW CARD

On selecting the user type as Non-Card Holder in the User Selection screen, the following screen appears, where the user fills details to apply for a new card.

PROCESS NEW CARD REQUEST

After submitting the new card form by clicking the **Submit** button, an OTP is sent out to the user on the registered mobile number. The user enters the OTP and completes the request.

This following popup appears with the assigned UCRN when the OTP is successfully verified.
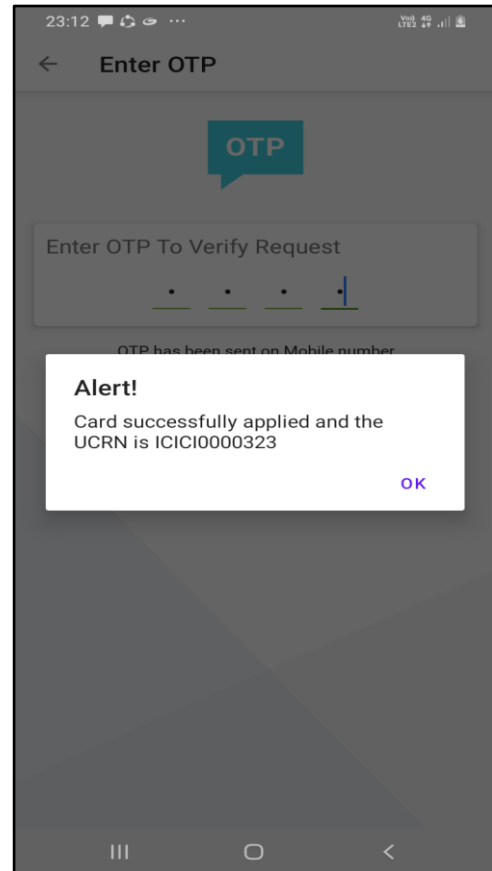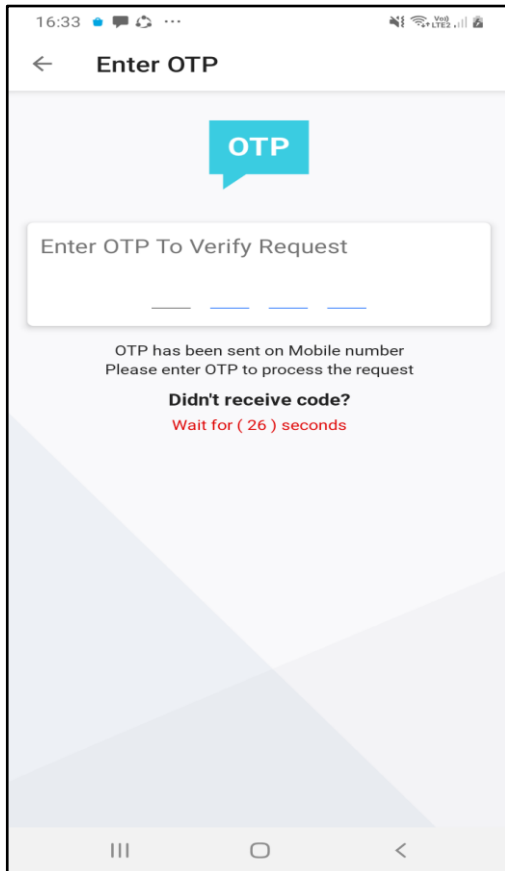
LANDING HOMEPAGE

Landing Homepage appears once the user is registered. After the initial registration is successfully done, every time the app is launched, the user will start from the Landing Homepage after successfully entering the app pin.

The Landing Homepage has a side menu with the following options:

- Profile
- Recent Transaction History
- Change App Pin
- Logout
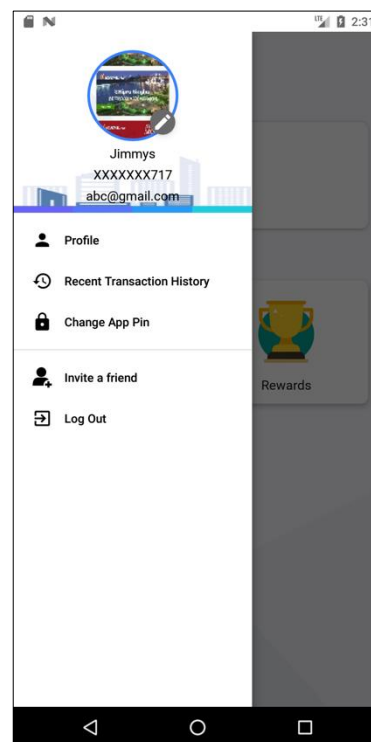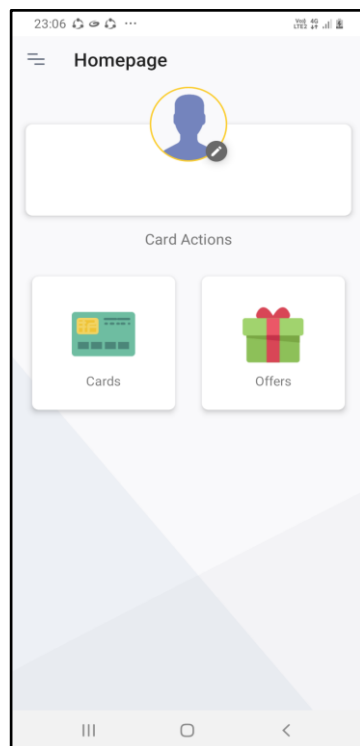
CARD HOLDER DASHBOARD

The Card Holder Dashboard screen shows the list of cards that are attached to the user's registered mobile number. There can be four types of cards:

- Active
- InActive
- Blocked
- Passive

Side Menu Options - Card Holder Dashboard

The Card Dashboard has a side menu with the following options:

- Home
- Profile
- Change App Pin
- Logout

HOME

It redirects the user to the Landing Homepage.

PROFILE

Using this option, the user can update their own profile.

CHANGE APP PIN

Using this option, the users can change the App Pin.

LOGOUT

This option logs out the user and redirects to the Mobile Verification page.

APPLY FOR NEW CARD

The user can also apply for a new card by clicking the **Apply for New Card** button. On clicking, the onboarding process starts.

The following flow of steps/screens lets the user apply for a new card:

Apply for New Card >> Process New Card Request >> Card Dashboard
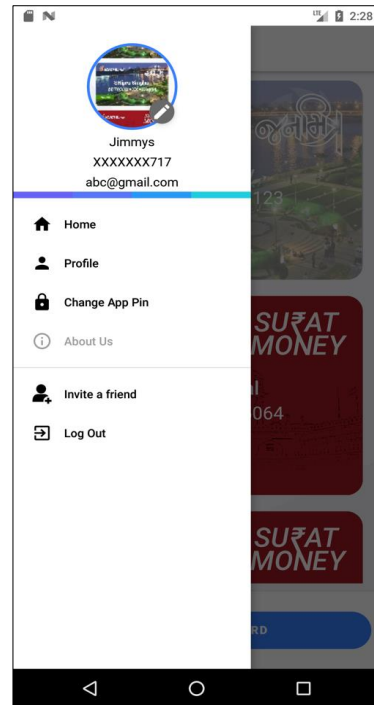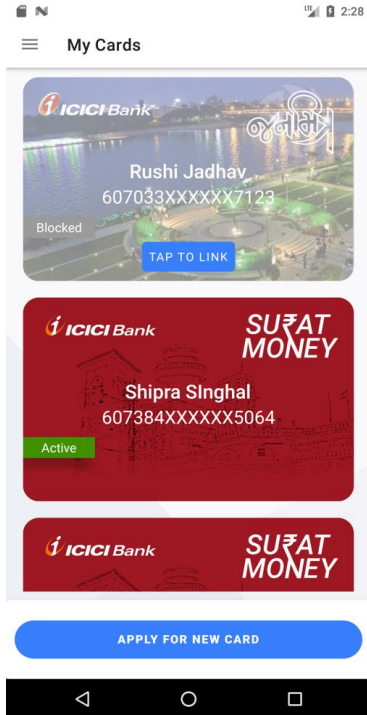
LINK CARD

On clicking the **Tap to link** button, the following screen appears where the user enters the OTP received on the registration mobile number to successfully link the card. On successful linking, the user is redirected to the card functional dashboard to access the card's features.
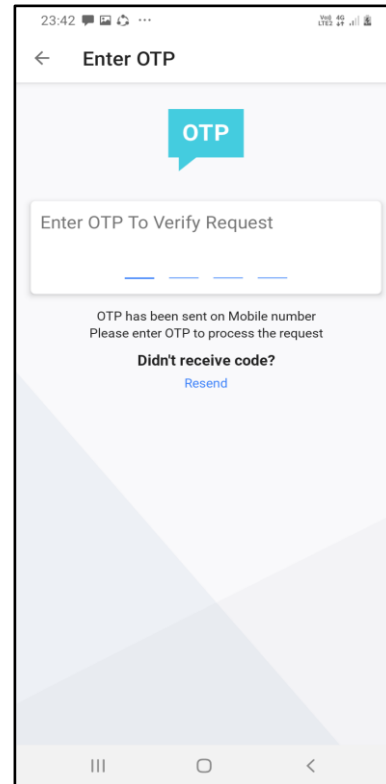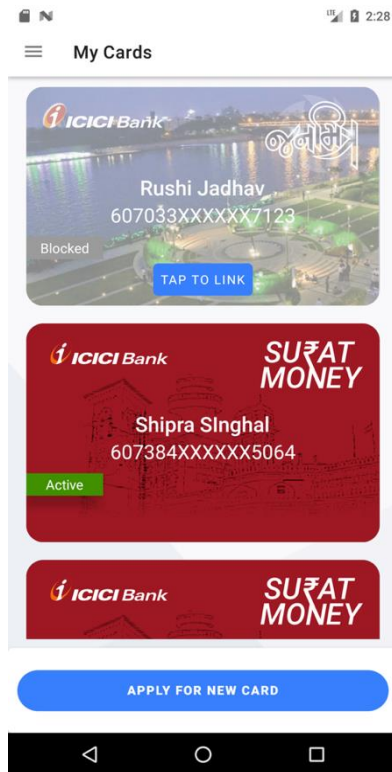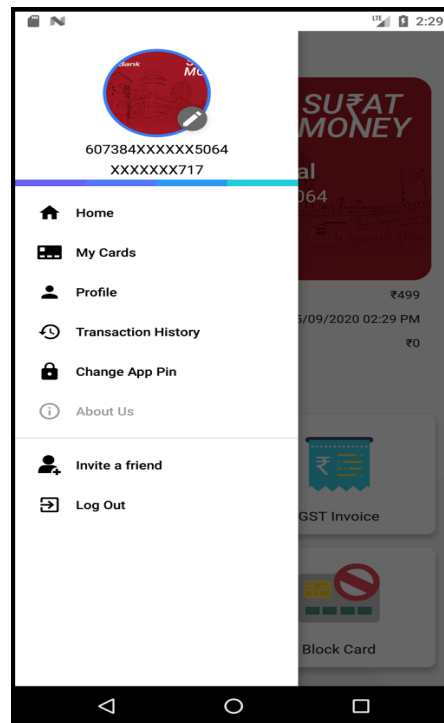
CARD FUNCTIONAL DASHBOARD

Once the cards of the user have been successfully linked, the user can see the Card Functional Dashboard to access all the features of the cards.

The Card Functional dashboard has a side menu with the following options:

- Home
- My Cards
- Profile
- Transaction History
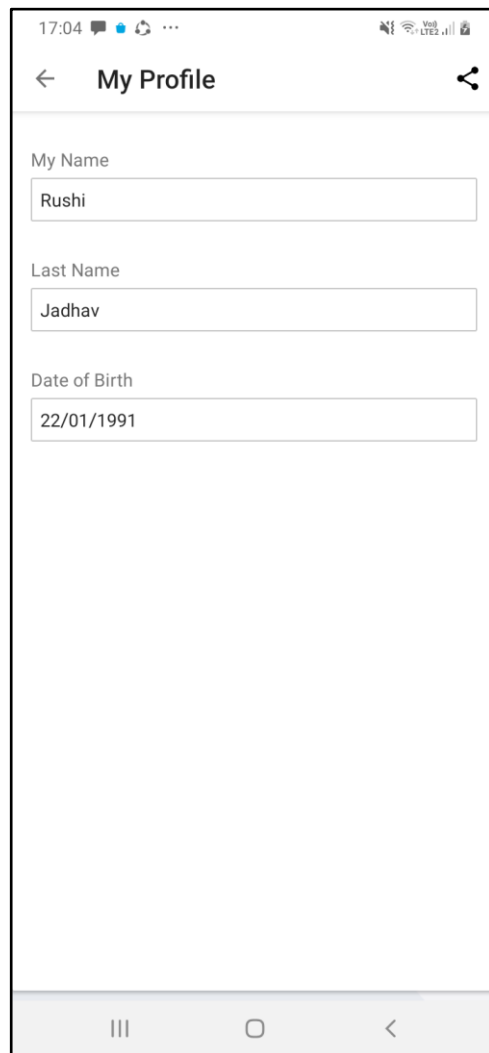- Change App Pin
- Logout

HOME

It redirects the user to the Landing Homepage.

MY CARDS

It redirects the user to Card Holder Dashboard where all the added cards of the user are listed.

PROFILE

Using this option, the user can see their selected card information.

TYPES OF CARD DASHBOARDS
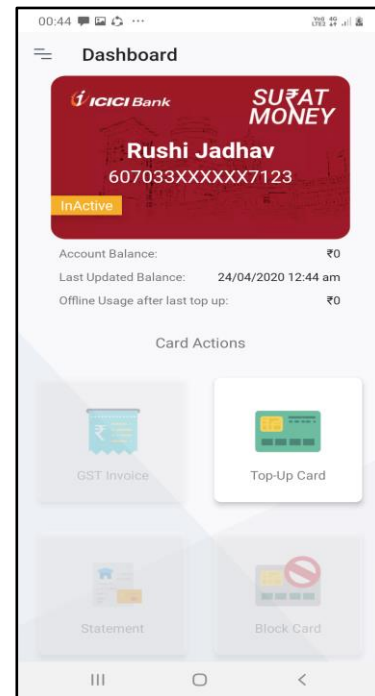
- ### ACTIVE CARD DASHBOARD

If the user is a card holder, the card dashboard shows the selected active card's information. From this screen, the user can use all the available features of the card. They can also top-up a card.

- ### INACTIVE CARD DASHBOARD

If the user is an inactive card holder, the dashboard will only have the **Top-up Card** tile enabled. For inactive cards, the user first needs to top-up the card with the minimum amount. Only after successful top-up, the user is able to make the cards active and access all the card's features.
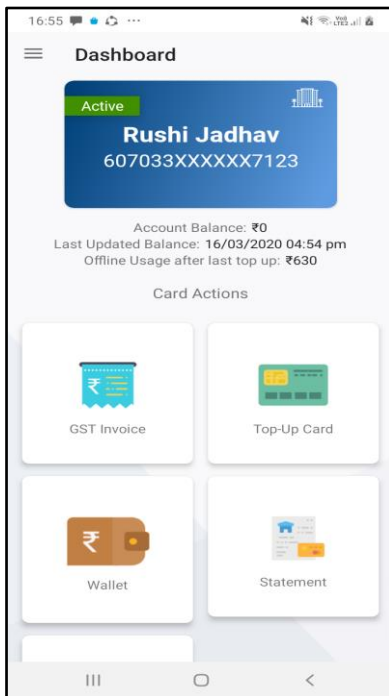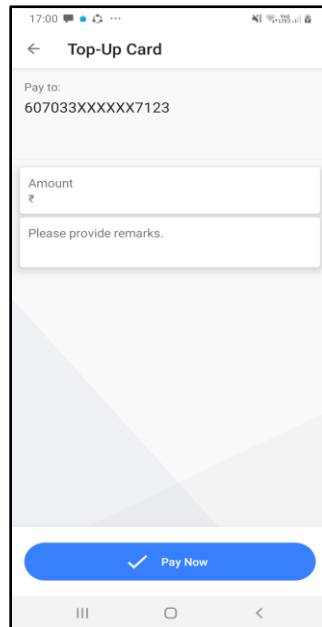

Active Dashboard

Inactive Dashboard

TOP-UP CARD

The following screen appears when the user clicks the **Top-up Card** tile on the dashboard. On this page, the user enters the **Amount** and **Remarks** (optional) fields. If the amount is a multiple of 10, the user is redirected to the next screen.
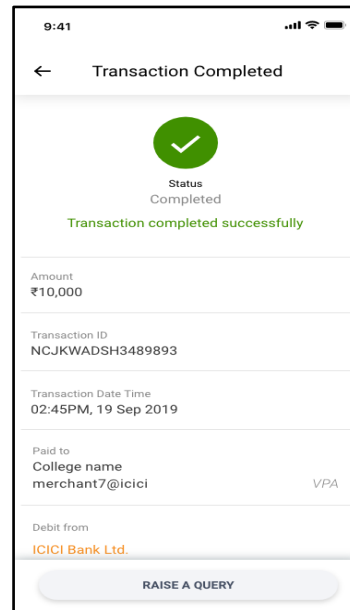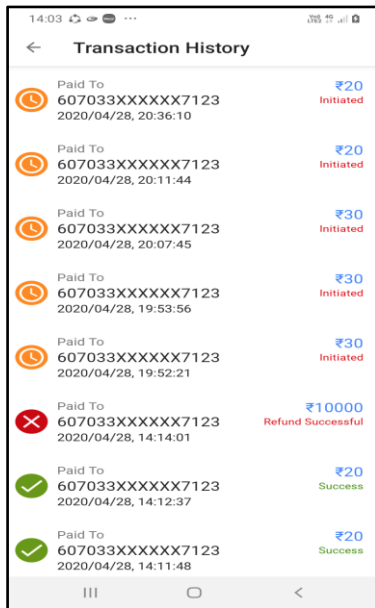

On clicking the **Pay Now** button, the Payment Options screen appears with the Payment Gateway options from which the user can select the payment mode, as shown in the following figure.

If the payment is successful, the following popup appears on the screen with the payment details.
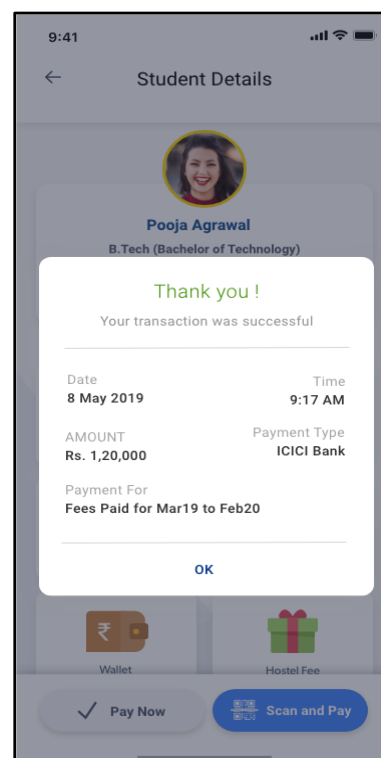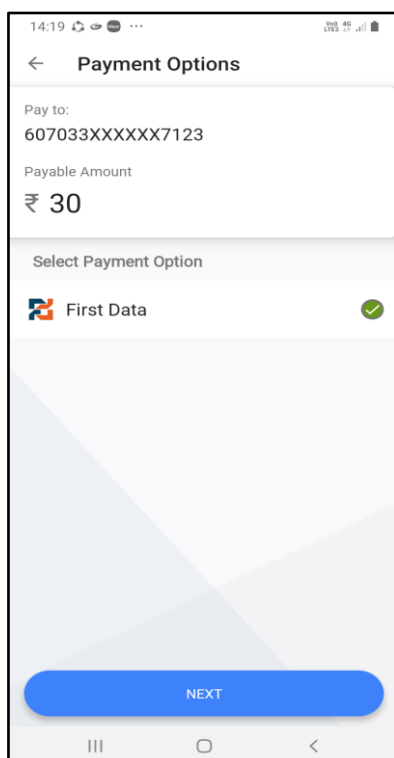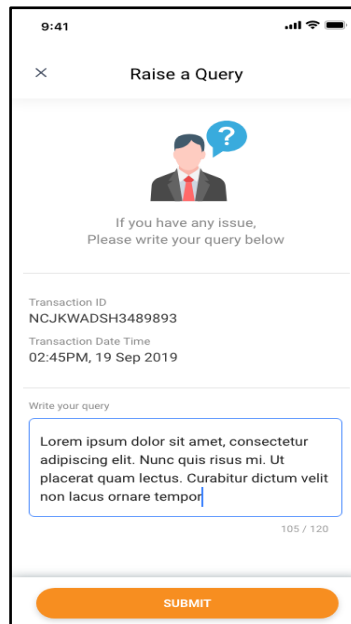
TRANSACTION HISTORY

This option shows the transaction history of the selected card.

When the user clicks any transaction, he/she is redirected to the Transaction Detail page to see the details of that transaction, as shown in the following figure.

If a user has any issue regarding that transaction, he/she can Raise a Query from the Transaction Detail page by clicking the **Raise a Query** button.

RECENT TRANSACTION HISTORY

Using this option, the user can see the recent 5 transactions. If any transaction is clicked, the user is redirected to the transaction detail page.
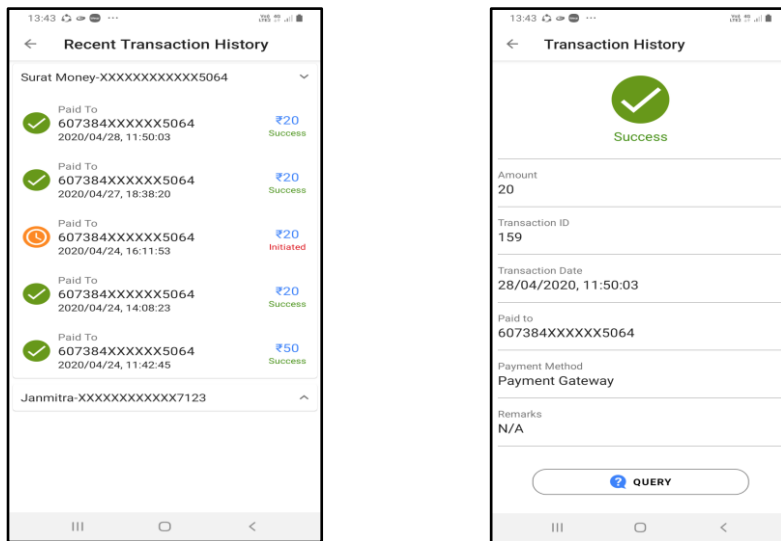

DASHBOARD TILES

STATEMENT

The following screen appears when the user clicks the **Statement** tile on the dashboard. On this page, the user is able to see the recent transactions on the card and also transactions of a specific period within 90 days by selecting **from** and **to** date range.
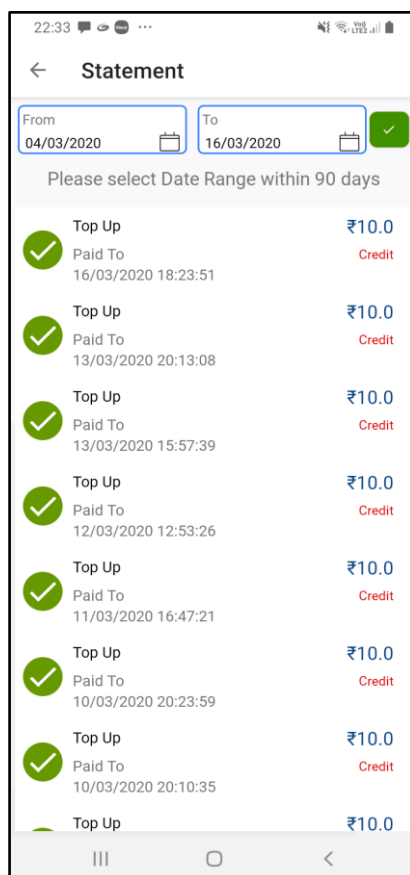
BLOCK CARD

The following screen appears when the user clicks the **Block Card** tile on the dashboard. On this page, the user enters the OTP sent on the registered number. If the code is valid, the card is blocked.
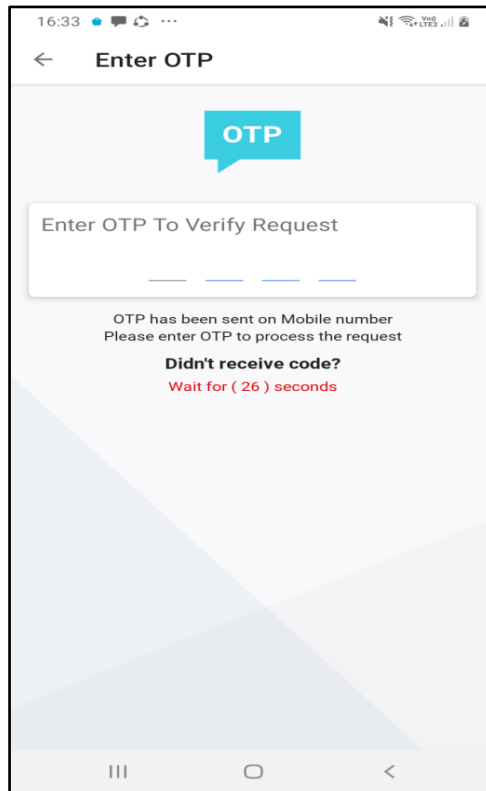
GREEN PIN

This option can be used to set his/her card pin. On select of this option, user redirects to the Green Pin Portal, where the user can able to set/reset its card pin.
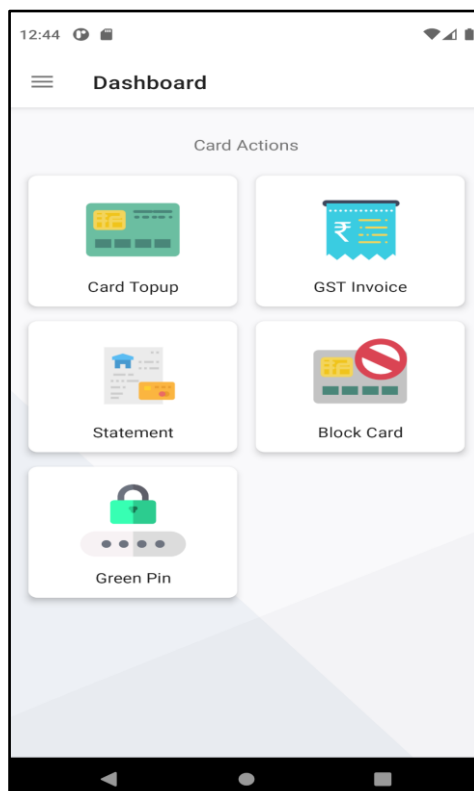
On clicking on Green-Pin the below screen of Green-Pin Portal will open up. The Customer will have to submit card details and click generate OTP to continue with Generation / Setting of PIN.

On Generation of OTP, the below screen to submit OTP and generate / set PIN appears. The Customer can now set the PIN for his transactions.

On successful submission of PIN, the customer will get a message that the PIN for card has been set successfully on registered mobile number and would be displayed the same on screen.

THANK YOU