CITIBANK INDIA GLOBAL MOBILE APP

PAYMENTS AND TRANSFERS | Version : v0.2

Date : 19.05.2016

rage

Table of Contents :

Change Log 4

1.1 To My Linked Citi Account - User Journey 5

1.1.1 To My Linked Citi Account - User Journey 6

1.2 To My Linked Citi Account - Interactions & Annotations 7

1.2.1 Payments & Transfers - Interactions & Annotations 8

1.2.2 To My Linked Citi Account - Link Account & Amount Entry 9

1.2.3 To My Linked Citi Account - Review and Confirmation 10

1.2.4 To My Linked Citi Account - No Linked Account & Error Scenario 11

2.1 To Another Citi Account - User Journey 12

2.1.1 To Another Citi Account - User Journey 13

2.2 To Another Citi Account - Interactions & Annotations 14

2.2.1 To Another Citi Account - Registered Account Selection & Amount Entry 15

2.2.2 To Another Citi Account - Review and Confirmation Screen 16

3.1 To Other Bank Account - User Journey 17

3.1.1 To Other Bank Account - User Journey 18

3.2 To Other Bank Account - Interactions & Annotations 19

3.2.1 To Other Bank Account - Registered Account Selection & Transfer Mode 20

3.2.2 To Other Bank Account - Amount and Transaction Remarks Entry & Review and Confirmation 21

Table of Contents (Contd. 1)

4.1 To Unregistered Payee - User Journey 22

4.1.1 To Unregistered Payee - User Journey 23

4.2 To Unregistered Payee - Interactions & Annotations 24

4.2.1 To Unregistered Payee - Register Account Selection & Amount Entry 25

4.2.2 To Unregistered Payee - Beneficiary Account - Mobile Number and MMID Details & Error Scenarios 26

4.2.3 To Unregistered Payee - Review & Confirmation 27

Change Log

Version	Date	Description
v0.1	26-04-2016	• Rage Initiated
v0.2	19-05-2016	• Page_09, 11, Added Screens for No linked accounts, Error screen for Insufficient funds and Transaction Remarks Entry • Page_21, Added Tagged Text for Transaction type

1.1 TO MY LINKED CITI ACCOUNT - USER JOURNEY

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1.1.1 To My Linked Citi Account - User Journey

→ **User logs in** →

My Accounts

User lands on **'My Accounts'** which displays the products associated with the user's account with Citi.

User taps on '**Payments & Transfers**' from **Hamburger Menu** to make a transaction.
Or
From **Account Summary page, after selecting any of the savings account.**

Hamburger Menu:
My Accounts
Payments & Transfers
Pay Bills
Recharge Mobile
Open a Deposit
Convert to EMIs
Requests
Order DD
View My MMID

→

Transfer Type

User is shown all types of transfers that can be made. User taps on '**To My Linked Citi Account**'

Options available

To My Linked Citi Account
To Another Citi Account
To Other Account
To Unregistered Payee
Book a Deposit
Pay Credit Card Bill

→

Payments Details

User fills in the details of source & destination accounts and the amount to be transfered.

Source Account
(Pre selected based on Login)

Destination Account
(User selects from list of linked Accounts)

Amount
(User enters the Amount to be transfered)

Transaction Remarks
(User enters remarks about transaction)

→

Pre-Confirmation

User can check the details entered and tap on 'Submit' to confirm the transaction.

If the user wants to edit any of the details, taps on 'Back' button to go to the previous screen and do so.

If the user wants to cancel the transaction, taps on 'Cancel' which will take the user to the 'My Accounts'.

→

Confirmation

A confirmation message with the transaction details is displayed to the user on successful transaction.

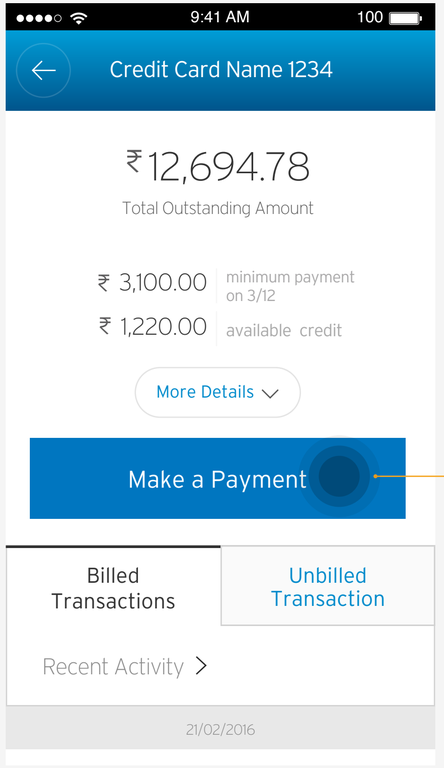
User can opt to make a new transaction or return to 'My Accounts'.

1.2 TO MY LINKED CITI ACCOUNT - INTERACTIONS & ANNOTATIONS

PRIVATE AND CONFIDENTIAL

1.2.1 Payment & Transfers - Interactions & Annotations

Credit Cards

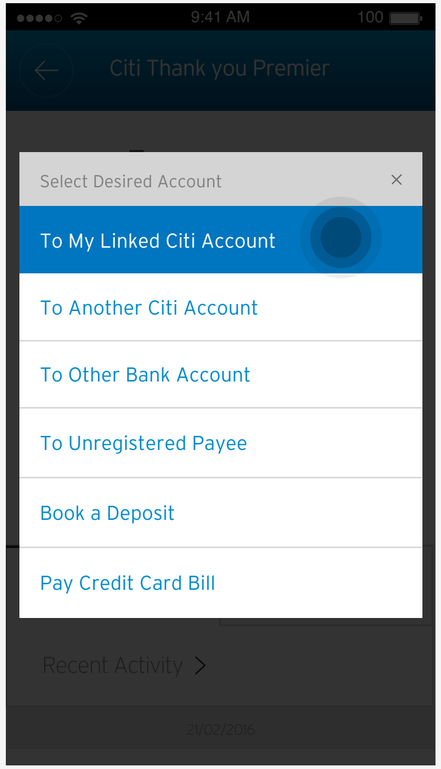


Annotations:

1 **Make A Payment -** User Taps 'Make a Payment' to pay and transfer the amount from the selection of desired account.

Interaction: onTap 'Make a Payment' leads to 'Select Desired Account'.

Select Desired Account

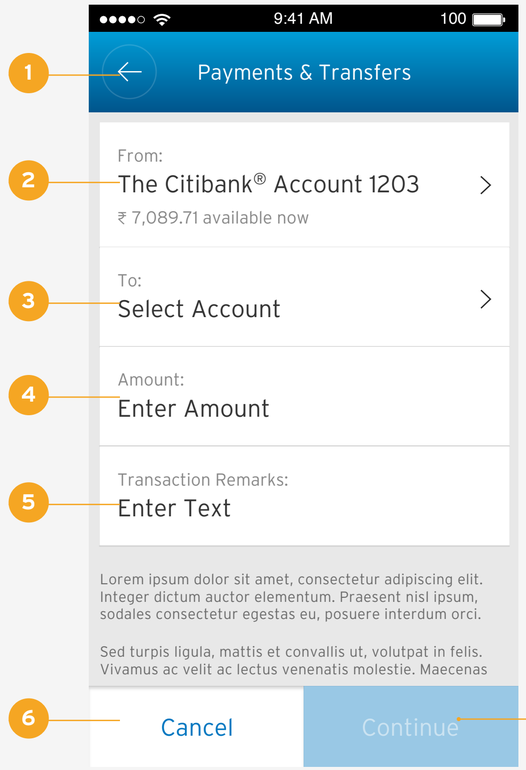


Description:

'Select Desired Account' overlay displays a list of accounts, user can select it for payment and transfer.

Interaction: onTap 'To My Linked Citi Account' leads to 'Payment and Transfer'.

Transaction Details



Annotations:

1 **'Back' Button:** onTap, transitions back to the previous page.

2 **'From' Account Tile:** Displays the account from which the transfer will be drawn. User is taken to a list of their current eligible accounts to make a transfer.

3 **'To' Account Tile:** Displays the payee or recipient that the money will be sent to. User is taken to a list of their current payees or recipients.

4 **Amount Tile:** Displays the amount that will be transferred. User is presented with the ability to change the amount.

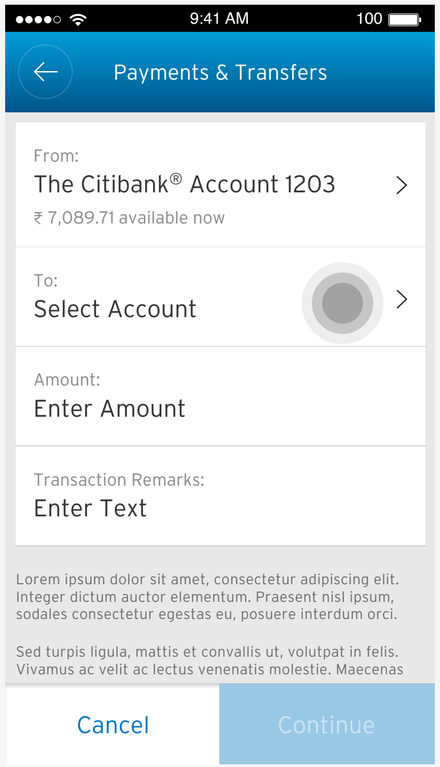
5 **Enter Text Tile:** The user can add remarks as required for the transaction.

6 **Cancel:** User can clear the fields/inputs entered by choosing cancel. Cancel / Clear transaction button clears all the inputs entered and allows the user to re-enter the details.

7 **Continue:** User can continue with the transaction. Once user select all the fields the 'Continue' CTA is enabled.

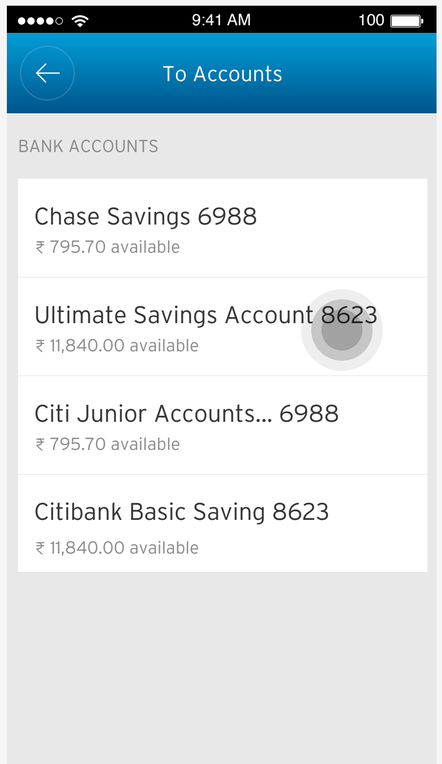
1.2.2 To My Linked Citi Account - Link Account & Amount Entry

Transaction Details



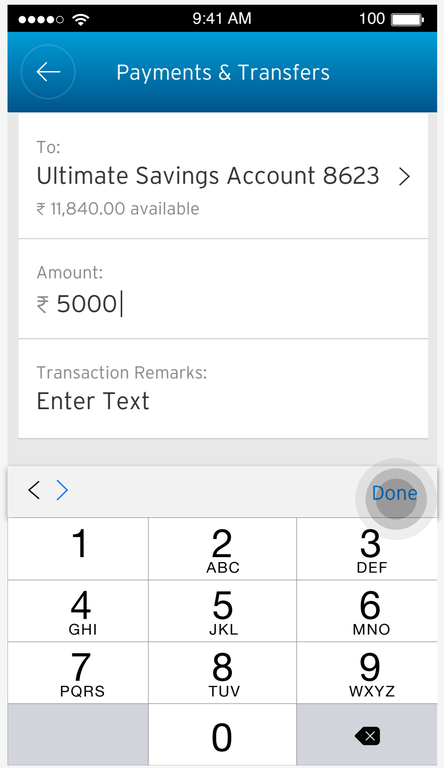
Interaction: onTap ‘Select Account’ leads to ‘Select Linked Account’

Select Linked Account



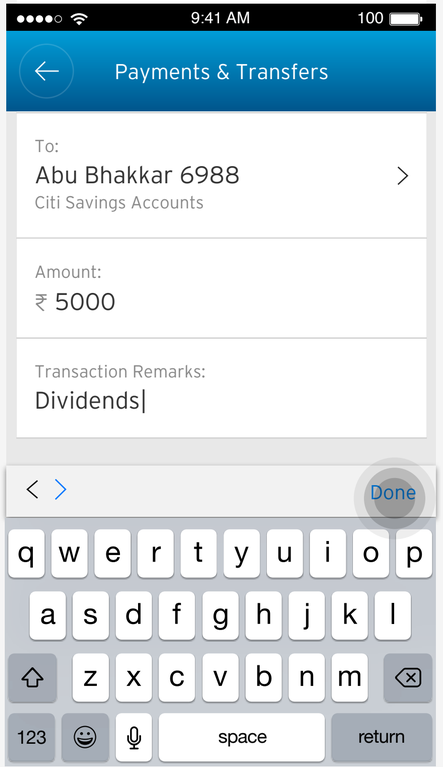
Interaction: onTap, user can select the account to be linked. After selecting, the user is taken back to previous screen.

Enter the Amount



Interaction: onTap ‘Amount’, user can enter the amount. After entering, the user taps on ‘Done’. User is taken back to ‘Transaction Details’.

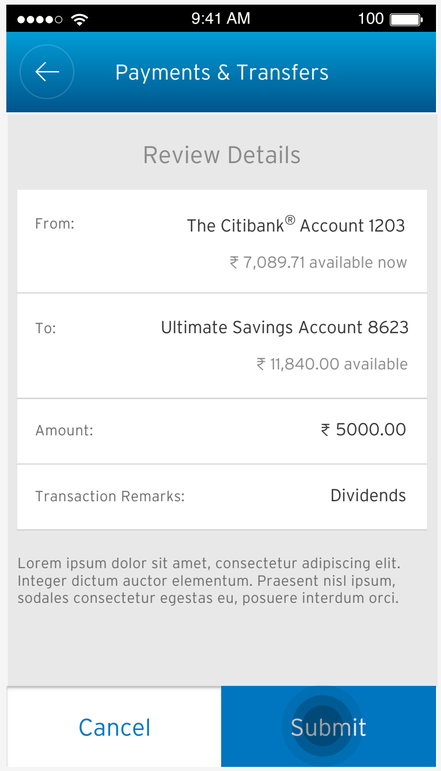
Enter the Transaction Remarks



Interaction:
onTap ‘Transaction Remarks’, user can enter the remarks for the transaction.
After entering, the user taps on ‘Done’.
‘Continue’ CTA is enabled and user is taken to review the details entered.

1.2.3 To My Linked Citi Account - Review and Confirmation

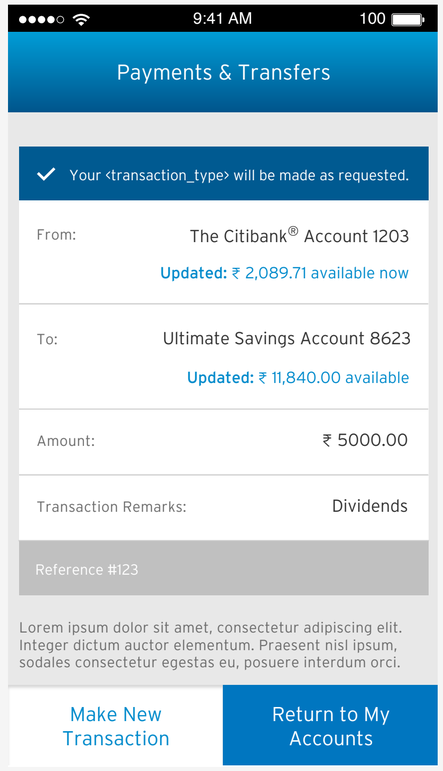
Pre-Confirmation



Description: User can review the details.

Interaction: onTap 'Submit' user can confirm the transaction details.

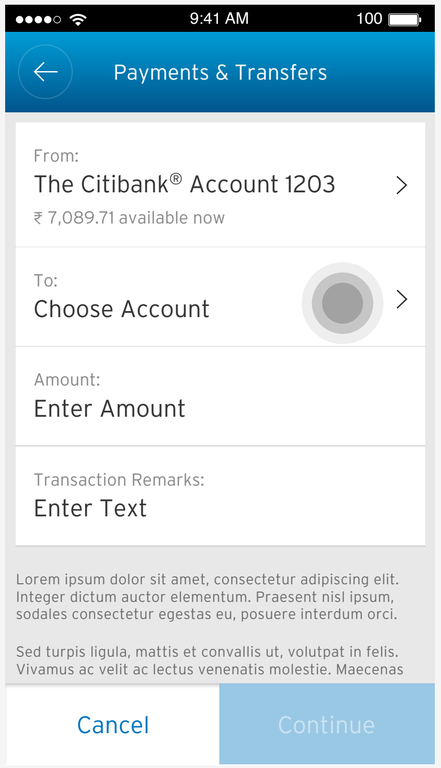
Confirmation



Description: User views the confirmation screen on a successful transaction.

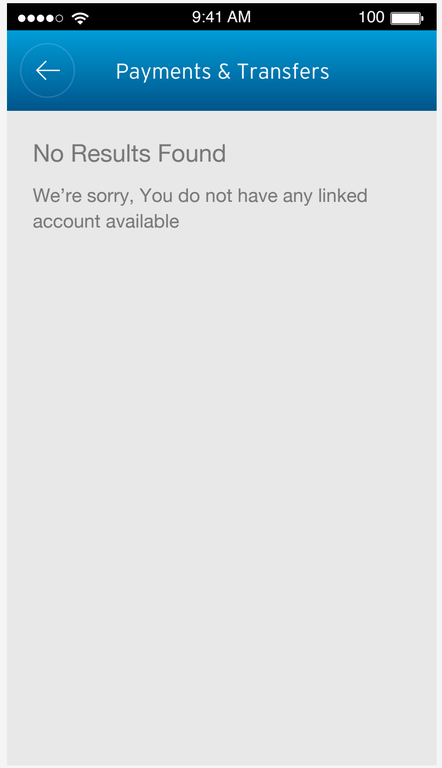
1.2.4 To My Linked Citi Account - No Linked Account & Error Scenarios

Transaction Details

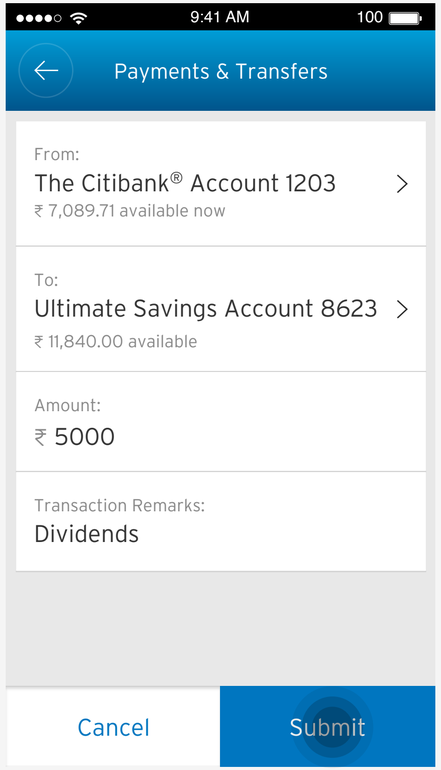


Interaction: onTap leads to 'No Linked Account'.

No Linked Account

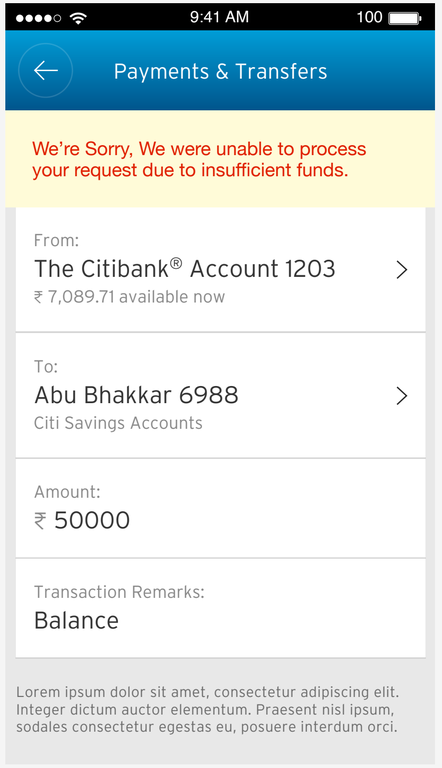


Display Details



Interaction: onTap 'Submit' user can confirm the transaction details.

Error Scenario - Insufficient Funds



Description: Displays an error message if there is Insufficient funds.

2.1 TO ANOTHER CITI ACCOUNT - USER JOURNEY

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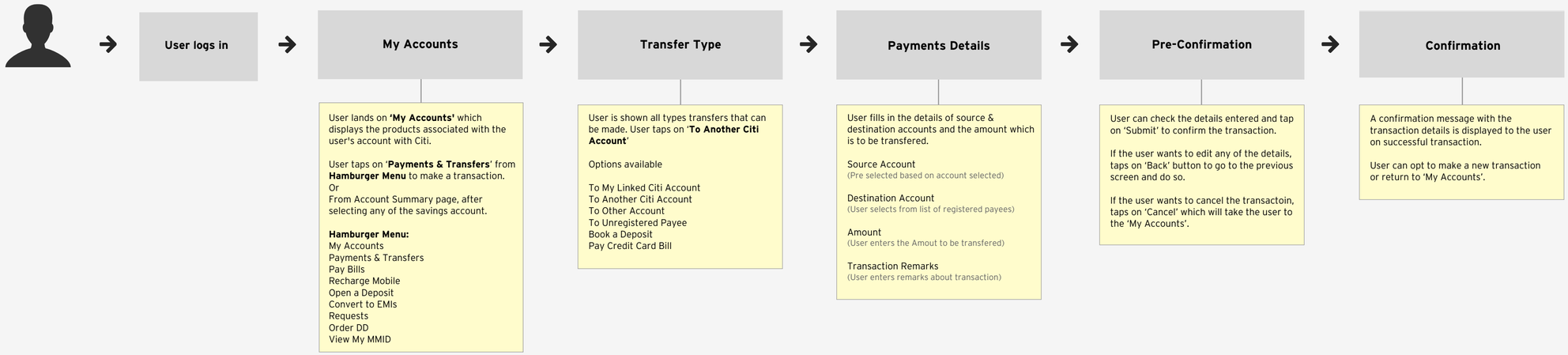
2.1.1 To Another Citi Account - User Journey



2.2 TO ANOTHER CITI ACCOUNT - INTERACTIONS & ANNOTATIONS

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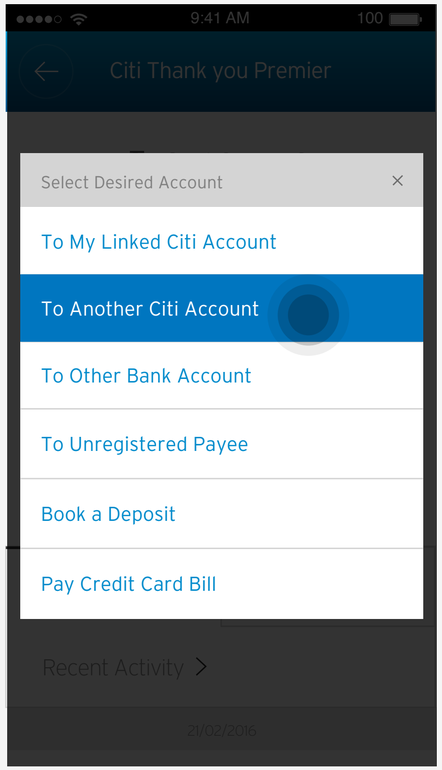
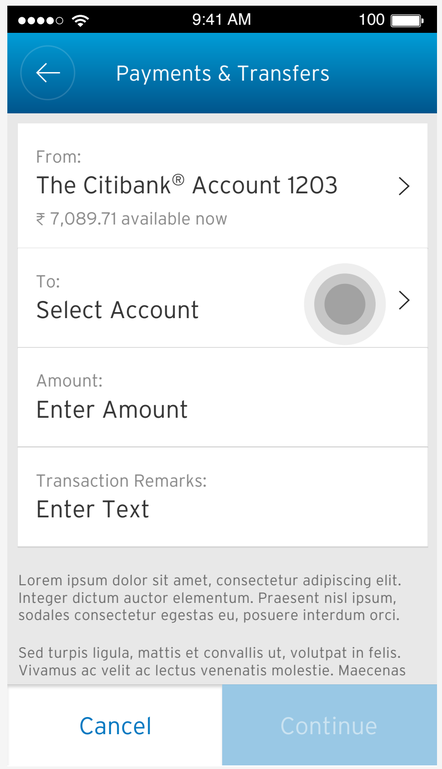
2.2.1 Another Citi Account - Registered Account Selection & Amount Entry

Select Desired Account



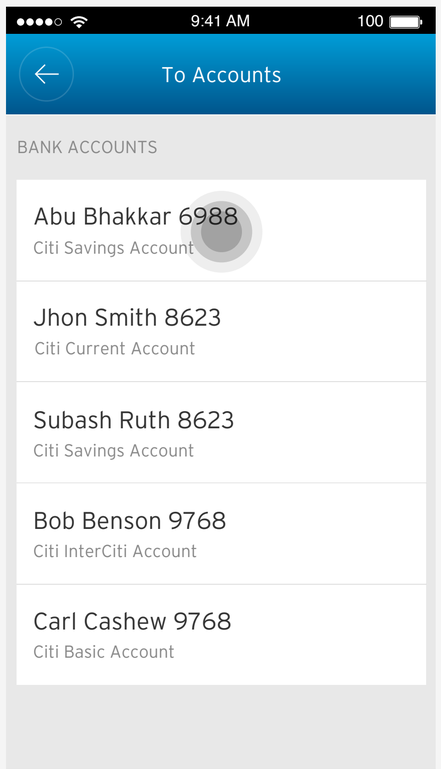
Interaction: onTap 'To My Linked Citi Account' leads to 'Transaction Details'.

Transaction Details



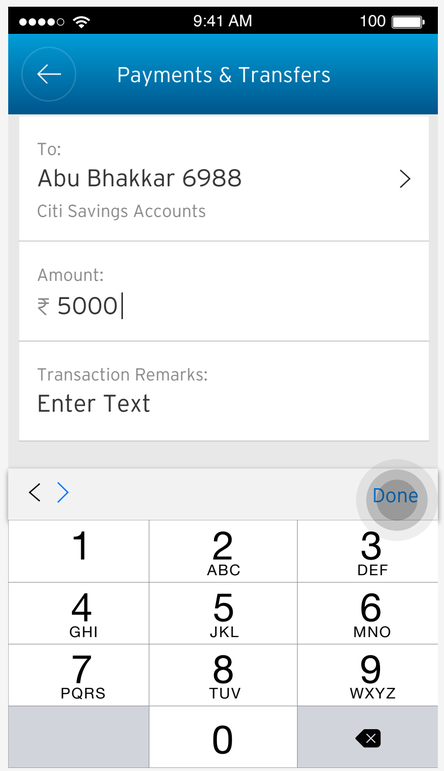
Interaction: onTap 'Select Account' leads to 'Select Registered Account'.

Select Registered Account



Interaction: onTap, user can select the account to be added for transaction. After selecting, the user is taken back to previous screen.

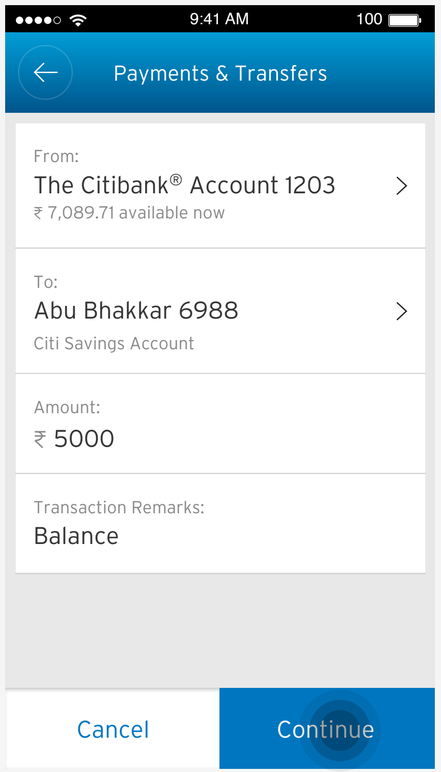
Enter the Amount



Interaction: onTap 'Amount', user can enter the amount for the transaction. After entering, the user taps on 'Done'. User is taken back to 'Transaction Details Filled in'.

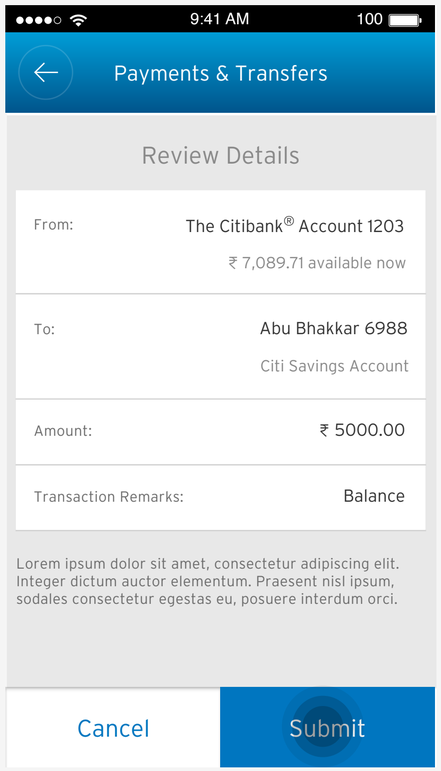
2.2.2 Another Citi Account - Review and Confirmation

Transaction Details Filled in



Interaction: onTap 'Continue' user is taken to review details. Once all the fields are filled in 'Continue' CTA is enabled.

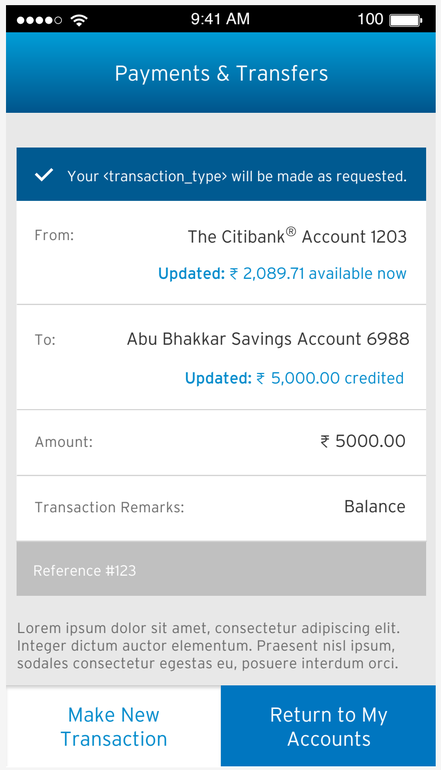
Pre-Confirmation



Description: User can review the details.

Interaction: onTap 'Submit' user can confirm the transaction details.

Confirmation



Description: User views the confirmation screen on a successful transaction.

3.1 TO OTHER BANK ACCOUNT - USER JOURNEY

PRIVATE AND CONFIDENTIAL

3.1.1 To Other Bank Account - User Journey

User logs in

My Accounts

User lands on **'My Accounts'** which displays the products associated with the user's account with Citi.

User taps on '**Payments & Transfers**' from **Hamburger Menu** to make a transaction.
Or
From **Account Summary** page, after selecting any of the savings account.

Hamburger Menu:
My Accounts
Payments & Transfers
Pay Bills
Recharge Mobile
Open a Deposit
Convert to EMIs
Requests
Order DD
View My MMID

Transfer Type

User is shown all types transfers that can be made. User taps on '**To Other Account**'

Options available

To My Linked Citi Account
To Another Citi Account
To Other Account
To Unregistered Payee
Book a Deposit
Pay Credit Card Bill

Once the 'To Other Account'', is chosen the user has to **select a transaction type (NEFT or IMPS)**

Payments Details

User fills in the details of source & destination accounts and the amount which is to be transfered.

Source Account
(Pre selected based on Login)

Destination Account
(User selects from list of registered payees)

Amount
(User enters the Amout to be transfered)

Transaction Remarks
(User enters remarks about transaction)

Pre-Confirmation

User can check the details entered and tap on 'Submit' to confirm the transaction.

If the user wants to edit any of the details, taps on 'Back' button to go to the previous screen and do so.

If the user wants to cancel the transactoin, taps on 'Cancel' which will take the user to the 'My Accounts'.

Confirmation

A confirmation message with the transaction details is displayed to the user on successful transaction.

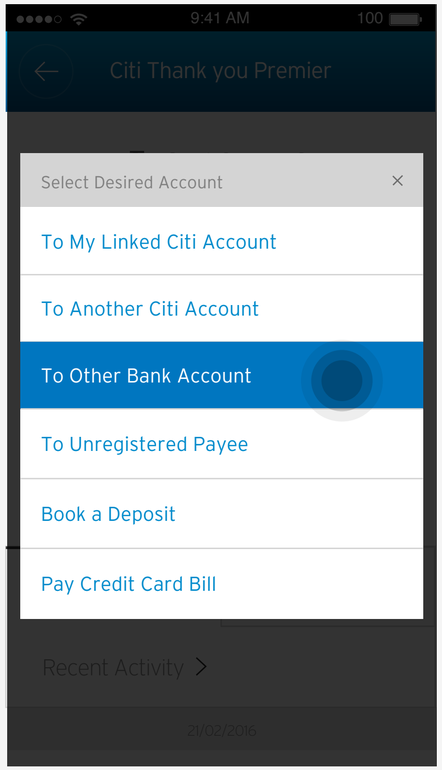
User can opt to make a new transaction or return to 'My Accounts'.

3.2 TO OTHER BANK ACCOUNT - INTERACTIONS & ANNOTATIONS

PRIVATE AND CONFIDENTIAL

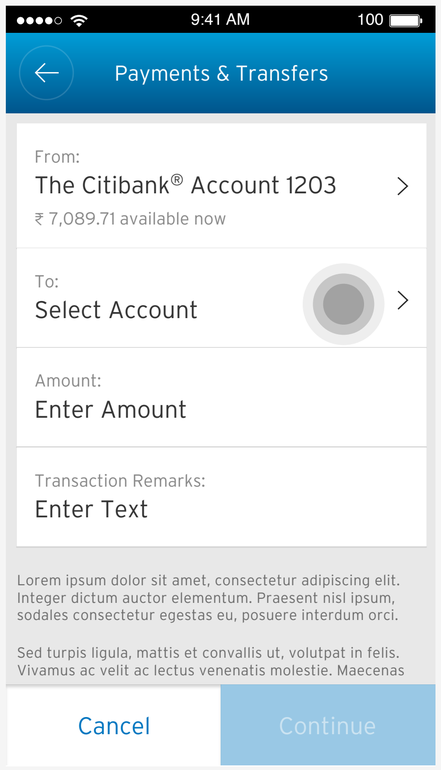
3.2.1 To Other Bank Account - Registered Account Selection & Transfer Mode

Select Desired Account



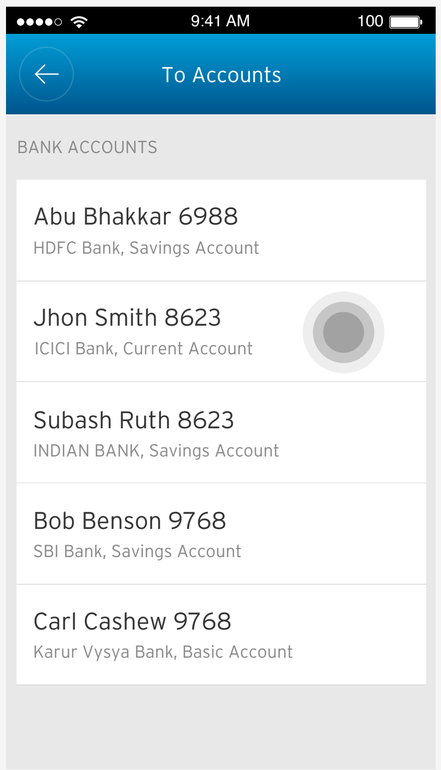
Interaction: onTap 'To Other Bank Account' leads to 'Transaction Details'.

Transaction Details



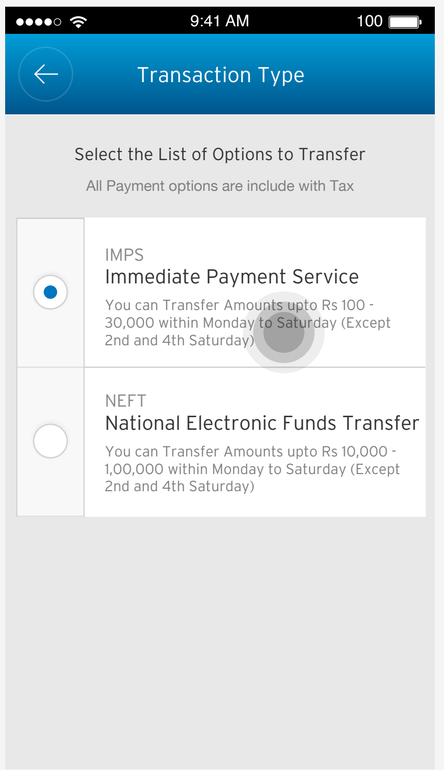
Interaction: onTap 'Select Account' leads to 'Select Registered Bank Accounts'.

Select Registered Bank Accounts



Interaction: onTap, user can select the account to be added for transaction. After selecting, the user leads to 'Transfer Mode'.

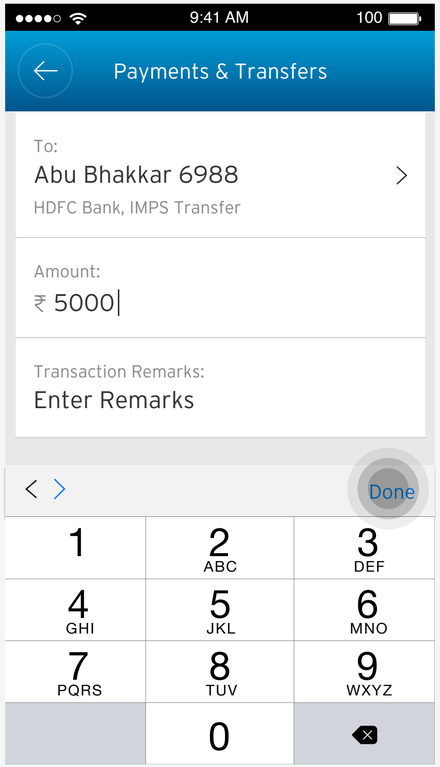
Transfer Mode



Interaction: onTap, user can select the mode of transaction for the funds transfer. After selecting, the user is taken back to 'Transaction Details'.

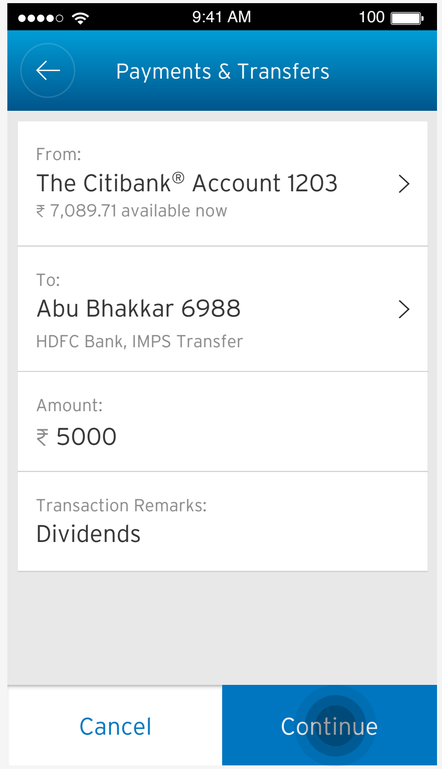
3.2.2 To Other Bank Account - Amount and Transaction Remarks Entry & Review and Confirmation

Enter the Amount



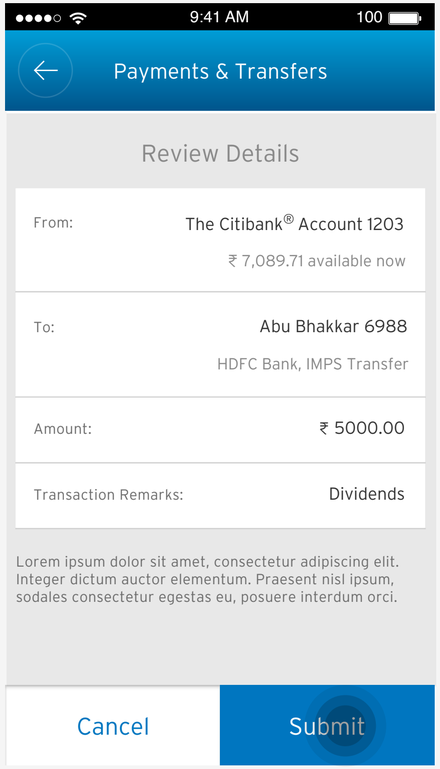
Interaction: onTap 'Amount', user can enter the amount for the transaction. After entering, the user taps on 'Done'. User is taken back to 'Transaction Details'.

Enter the Transaction Remarks



Interaction: onTap 'Continue' user is taken to review details. Once all the fields are filled in 'Continue' CTA is enabled.

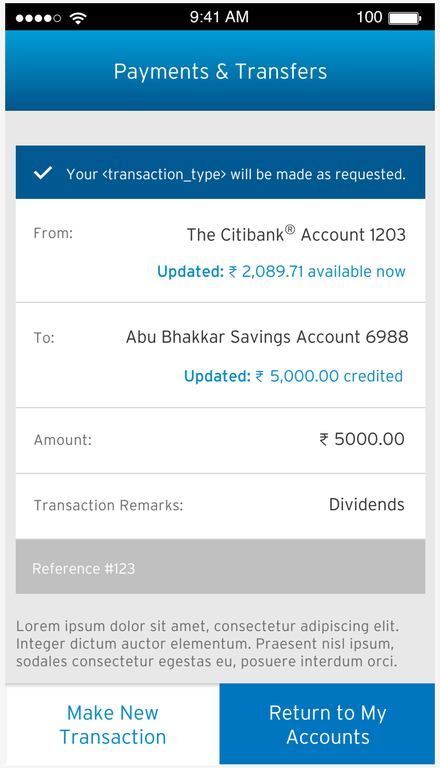
Pre-Confirmation



Description: User can review the details entered.

Interaction: onTap 'Submit' user can confirm the transaction details.

Confirmation

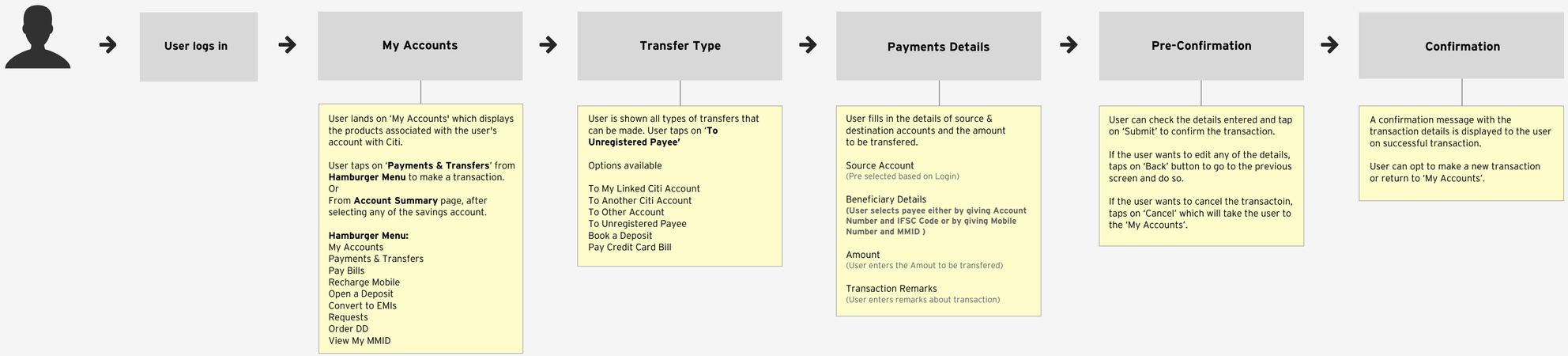


Description: User views the confirmation screen on a successful transaction.

4.1 TO UNREGISTERED PAYEE - USER JOURNEY

PRIVATE AND CONFIDENTIAL

4.1.1 To Unregistered Payee - User Journey

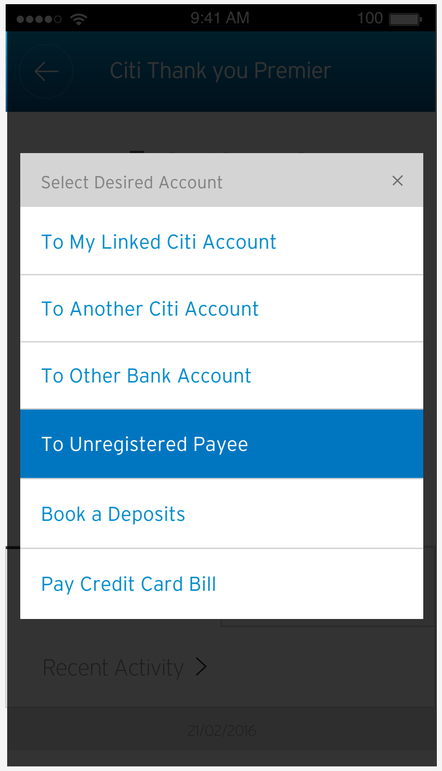


4.2 TO UNREGISTERED PAYEE - INTERACTIONS & ANNOTATIONS

PRIVATE AND CONFIDENTIAL

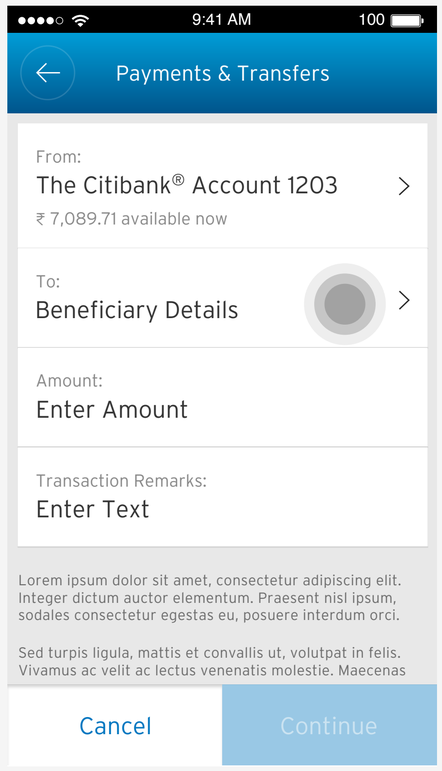
4.2.1 To Unregistered Payee - Registered Account Selection & Amount Entry

Select the Desired Accounts



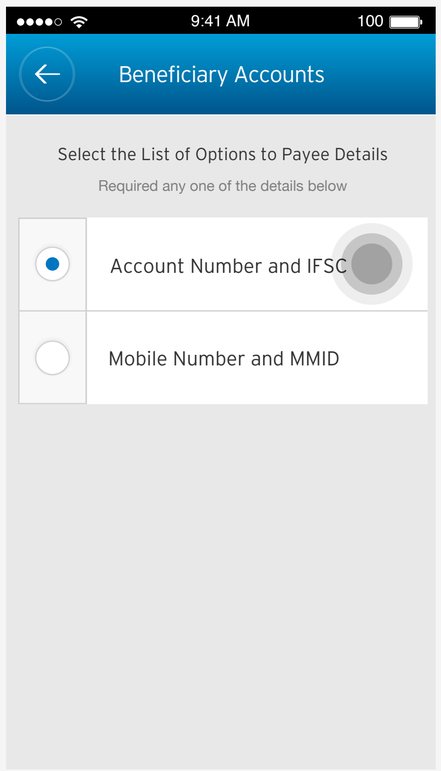
Interaction: onTap 'To Unregistered Payee' leads to 'Transaction Details'.

Transaction Details



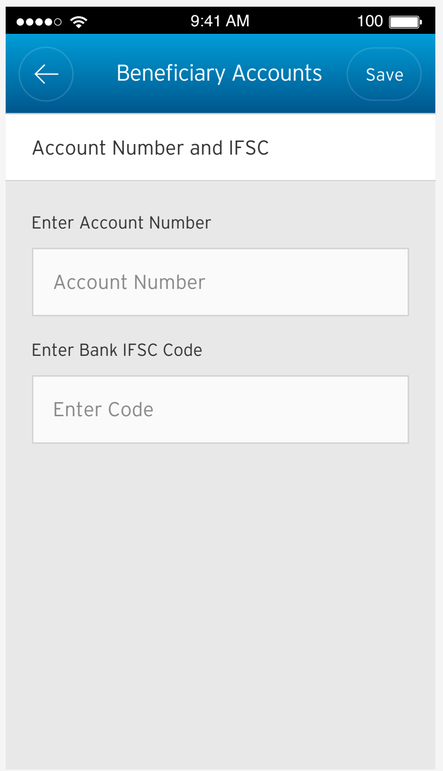
Interaction: onTap 'Beneficiary Details' leads to 'Beneficiary List'.

Beneficiary Details



Interaction: onTap, user can select the type of transaction mode for beneficiary account selection tile. After selecting, the user leads to 'Beneficiary Account Details'.

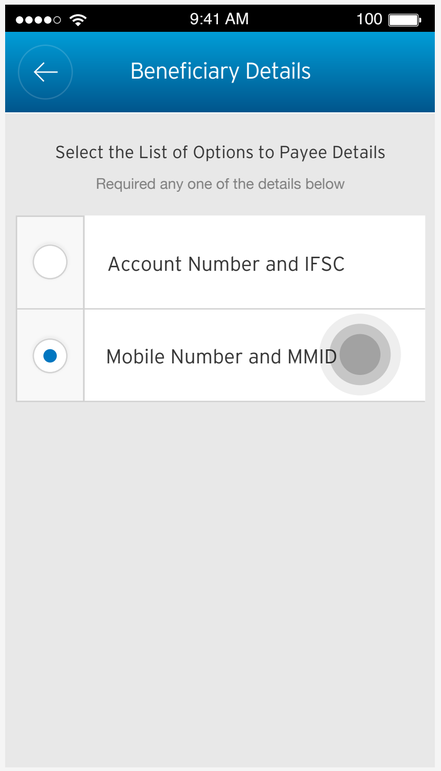
Beneficiary Account Details



Description: User can enter the beneficiary details to transfer the funds. After the fields filled in, user leads to 'Transaction Details Filled in'.

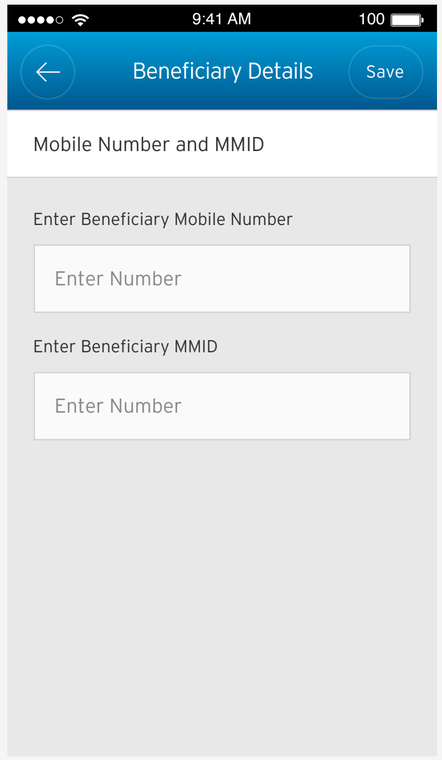
4.2.2 To Unregistered Payee - Beneficiary Account - Mobile Number, MMID Details and Error Scenarios

Beneficiary Details



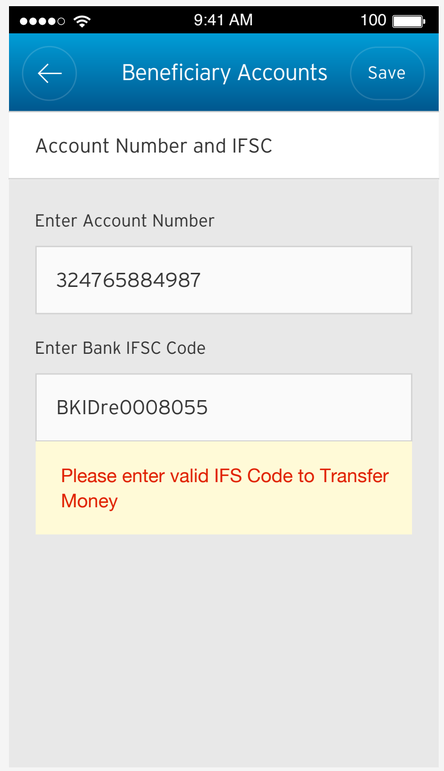
Interaction: onTap, 'Mobile Number and MMID' user taken to 'Mobile Number & MMID' screen.

Mobile Number & MMID



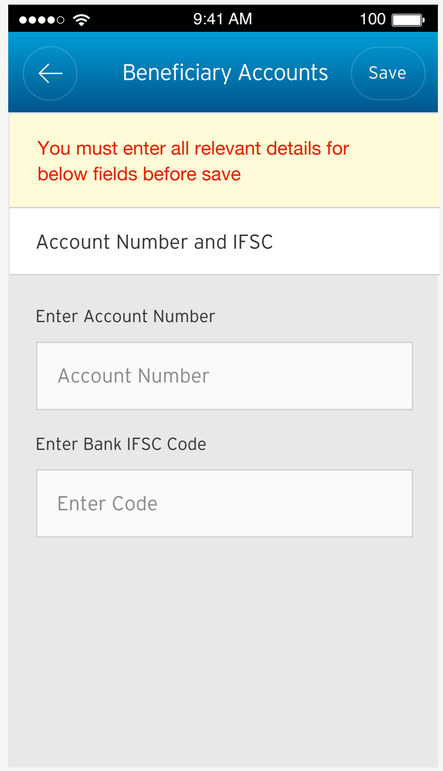
Description: User can enter the beneficiary mobile details to transfer the funds.

Field Level Error



Description: onTap 'Save' CTA if user enters invalid IFS Code error message is displayed.

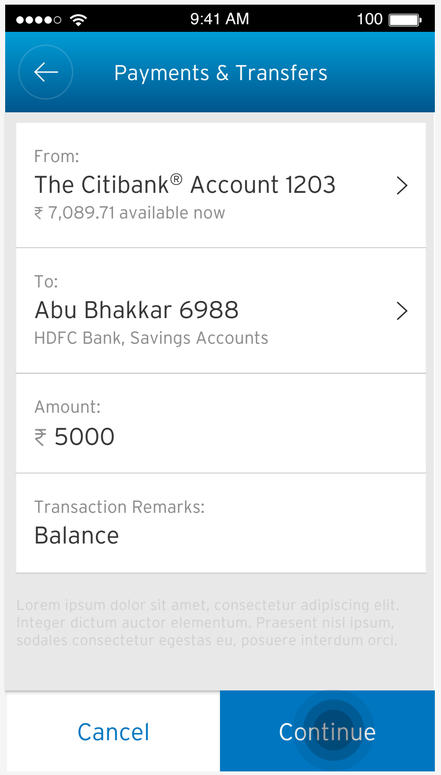
Page Level Error



Description: if user has not entered any field and Taps on 'Save' CTA, page level error is displayed.

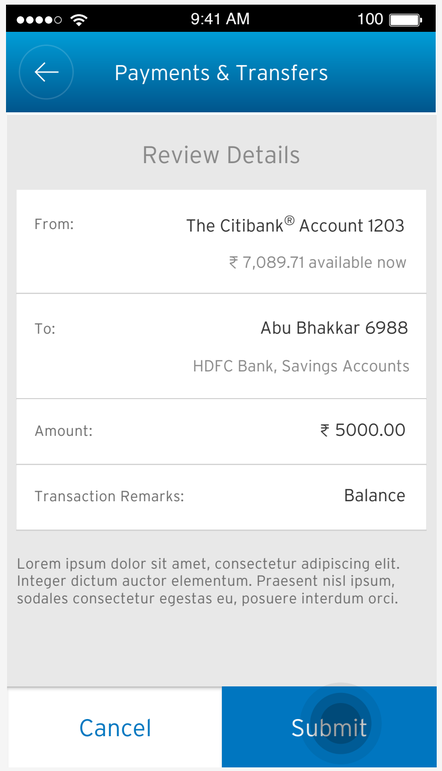
4.2.3 To Unregistered Payee - Review & Confirmation

Transaction Details Filled in



Interaction: onTap 'Continue' user is taken to review details. Once all the fields are filled in 'Continue' CTA is enabled.

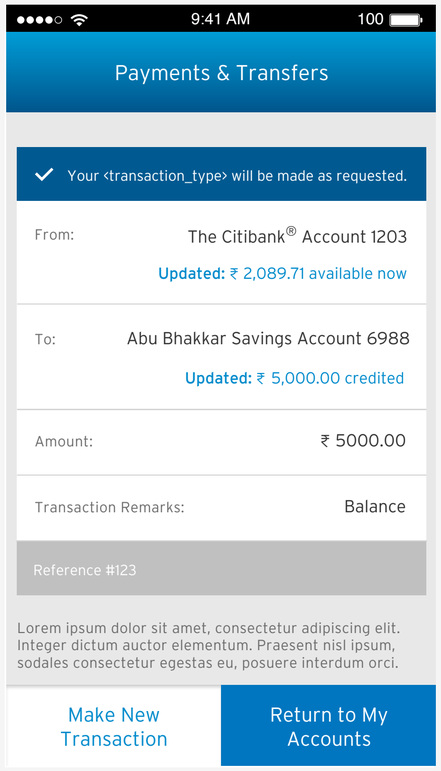
Pre-Confirmation



Description: User can review the details entered to transfer the amount through account number with IFSC.

Interaction: onTap 'Submit' user can confirm the transaction details.

Confirmation



Description: User views the confirmation screen on a successful transaction.