CITIBANK INDIA GLOBAL MOBILE APP

CONVERT TO EMIs│Version : v0.1

Date : 12.05.2016

rage

Table of Content :

Change Log

Version	Date	Description
v0.1	12-05-2016	• Created Document

1.1 CONVERT TO EMIs - USER JOURNEY

Convert to EMIs - User Journey

User logs in → **Post Login** → **Accounts Selection** → **Transaction & Tenure Selection** → **Pre-confirmation** → **Confirmation**

Post Login

User lands on **Account Summary** which displays all the products that the user has a relationship with Citi.

User taps on '**Convert to EMI**' from **Hamburger Menu**.

Accounts Selection

User selects the Account from which the transaction is to be converted to EMIs

Transaction & Tenure Selection

User selects the transaction which is to be convered in to EMIs and then selects the tenure for the EMIs. Along with the Tenure selected the Interest rate applicable is also displayed

Pre-confirmation

User is displayed the Account Number, Transaction to be converted in to EMI and the Tenure & Rate of Interest, Total Interest Payable and EMI amount for confirmation.

User can edit/change the details, or confirm to continue.

Confirmation

A confirmation message is displayed.

User can convert another transaction to EMI or go back to 'Account Summary'.

1.2.CONVERT TO EMIs
- INTERACTION & ANNOTATIONS

1.2.1 Convert to EMIs

Hamburger Menu

John Smith
⚙ Settings   Sign Off 🔒

Your Last Signed on: Yesterday, 4:35PM

My Accounts

Payments & Transfers ›

Pay Bills ›

Recharge Mobile

Open a Deposit ›

Convert to EMIs

Requests ›

Order DD

View My MMID
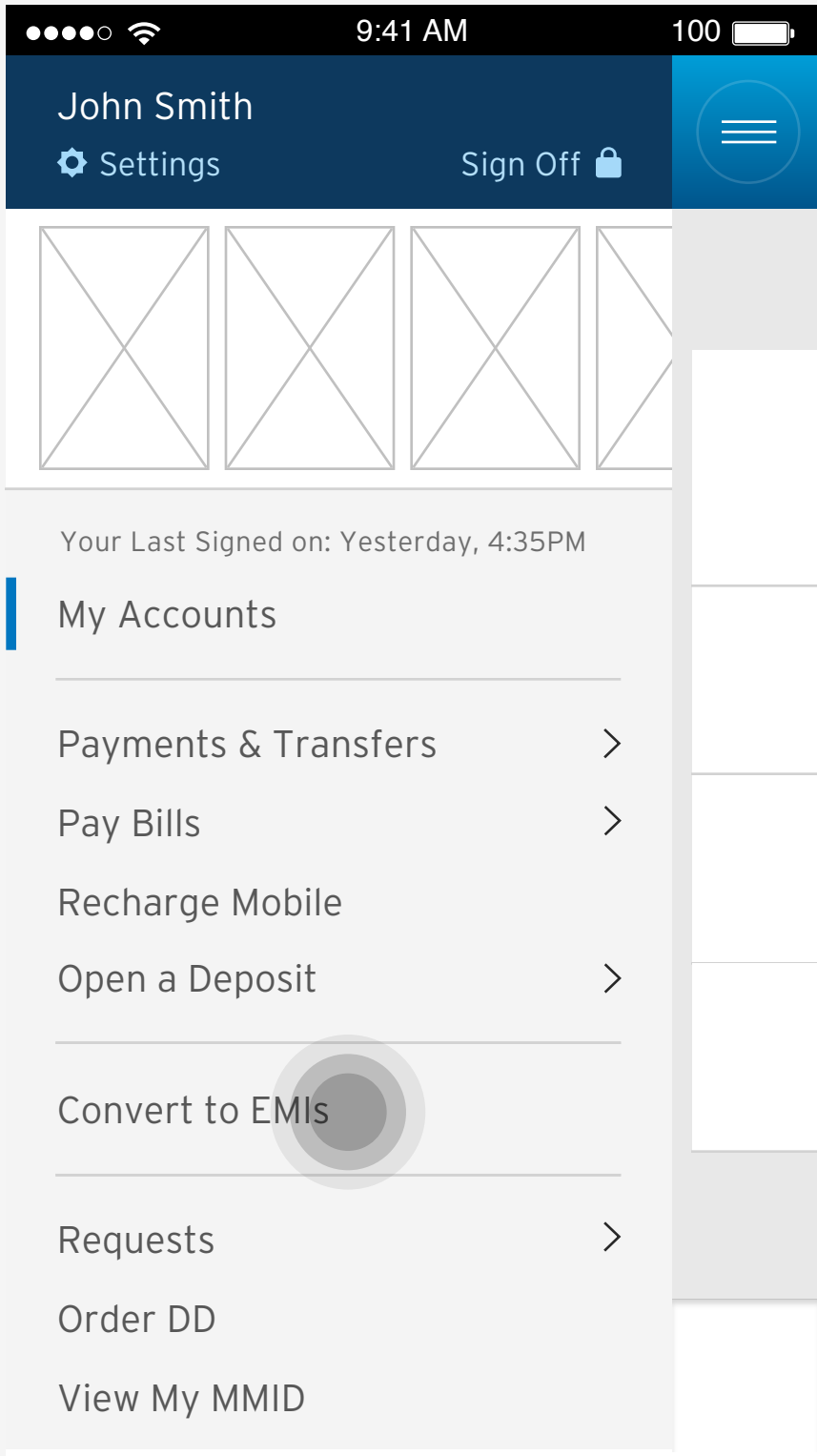
Interaction: onTap 'Convert to EMIs', leads user to Credit Card account selection.

Account Selection

Convert to EMIs

CREDIT CARDS

Citi Thank you Permier 1203

₹10,694.78

Current Balance

Citi Platinum Advantage® Card 1029

₹2000.00

Current Balance
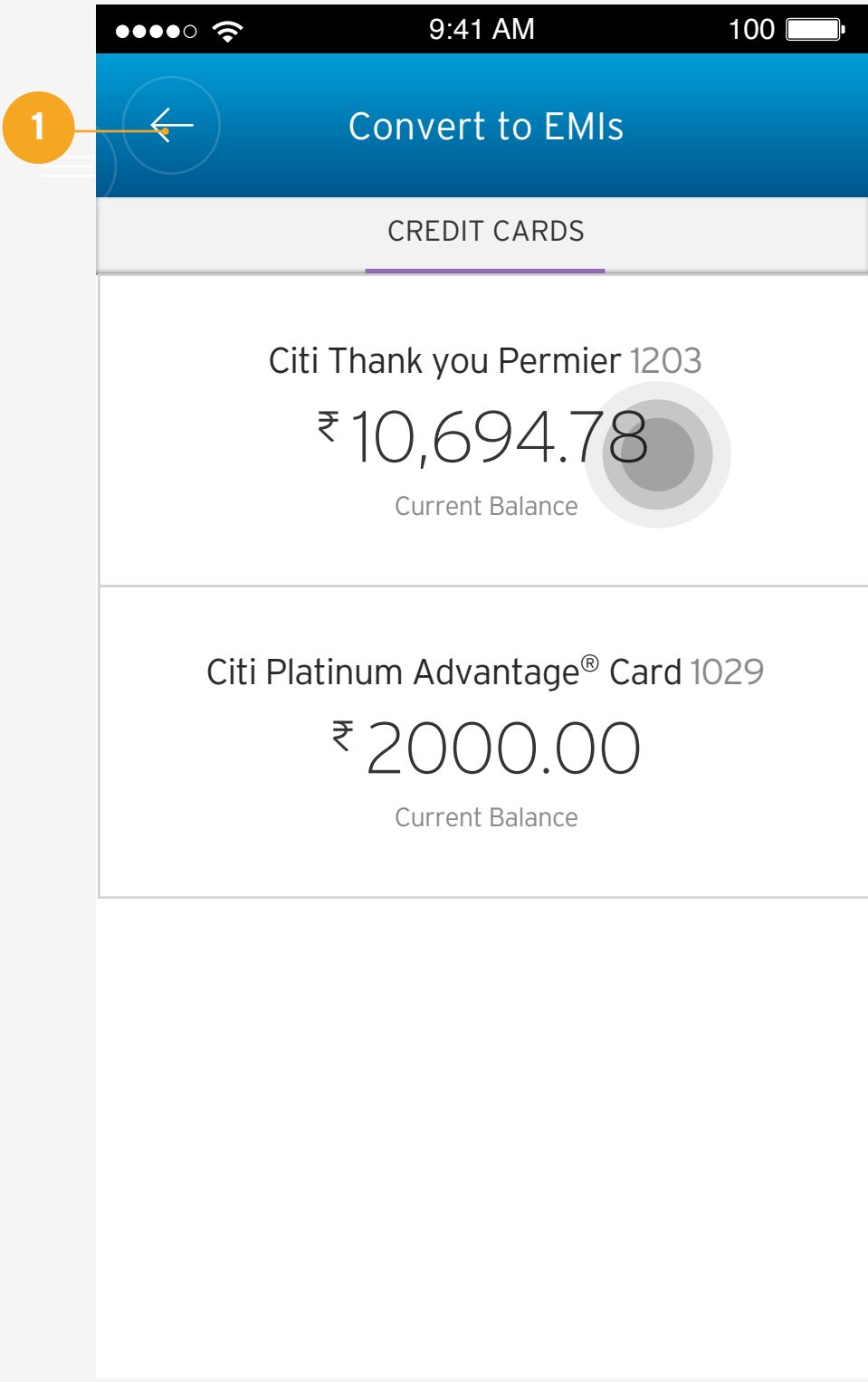
Interaction: onTap leads user to 'Transaction List' of the Account.

Transaction List

Convert to EMIs

Activity ›

02/21/2016

Apple #06307 Adyar
Chennai TN   ₹60,293.02 ⌄

Payment Received
-Thank you   ₹3003.00 ⌄

Target 76682910127   ₹3220.05 ⌄

La Mariposa Bangalore KA   ₹5246.00 ⌄

01/21/2016

Shell Oli 39847205733
Lorem
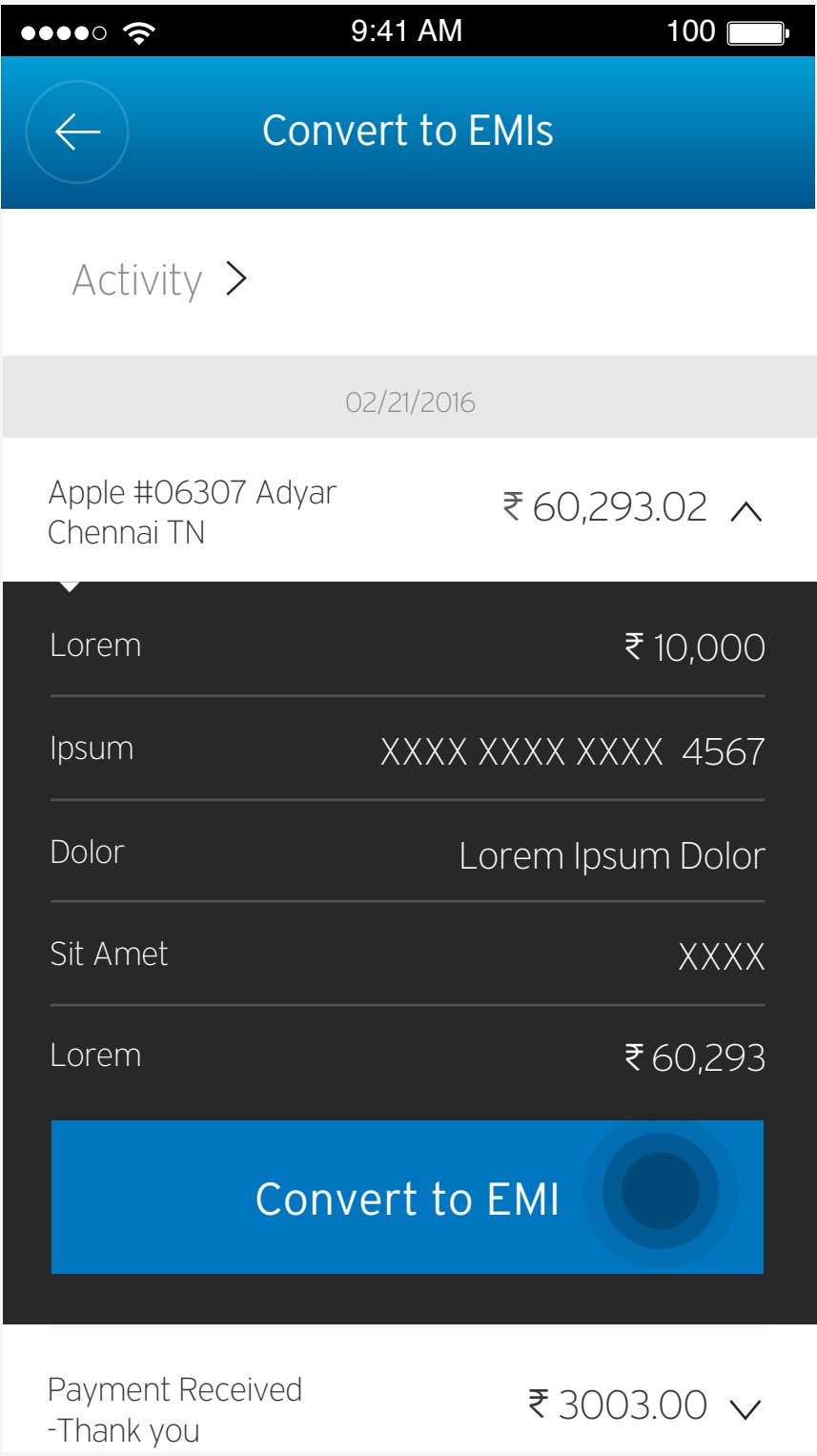Ipsum Dolar   ₹2529.94 ⌄

View More Transactions
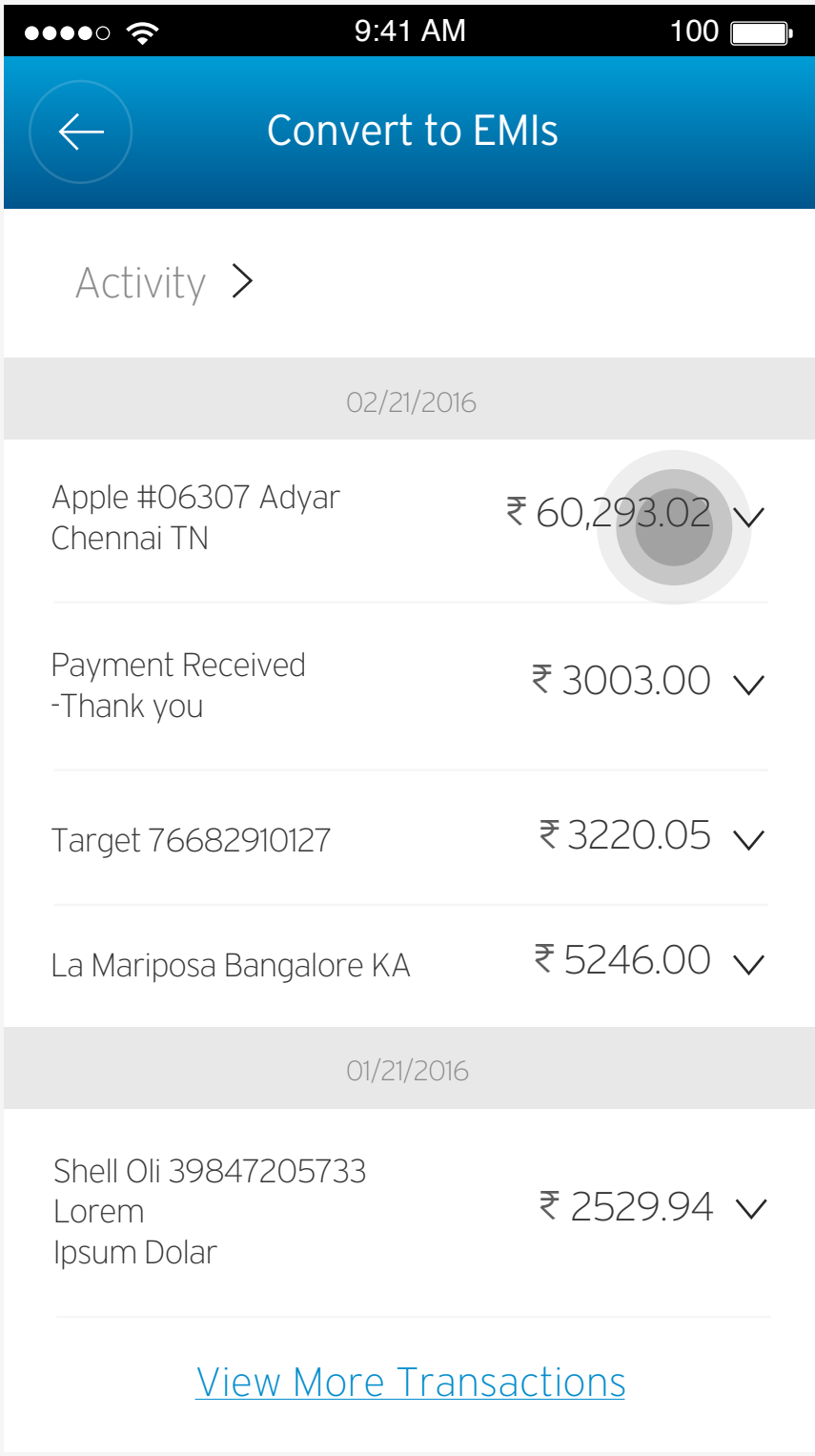
Description:

List of transactions which are above ₹2500 of the selected Credit Card Account are displayed

Interaction: onTap leads user to details of the selected transaction.

Transaction Details

Convert to EMIs

Activity ›

02/21/2016

Apple #06307 Adyar
Chennai TN   ₹60,293.02 ⌃

Lorem   ₹10,000

Ipsum   XXXX XXXX XXXX 4567

Dolor   Lorem Ipsum Dolor

Sit Amet   XXXX

Lorem   ₹60,293

Convert to EMI

Payment Received
-Thank you   ₹3003.00 ⌄

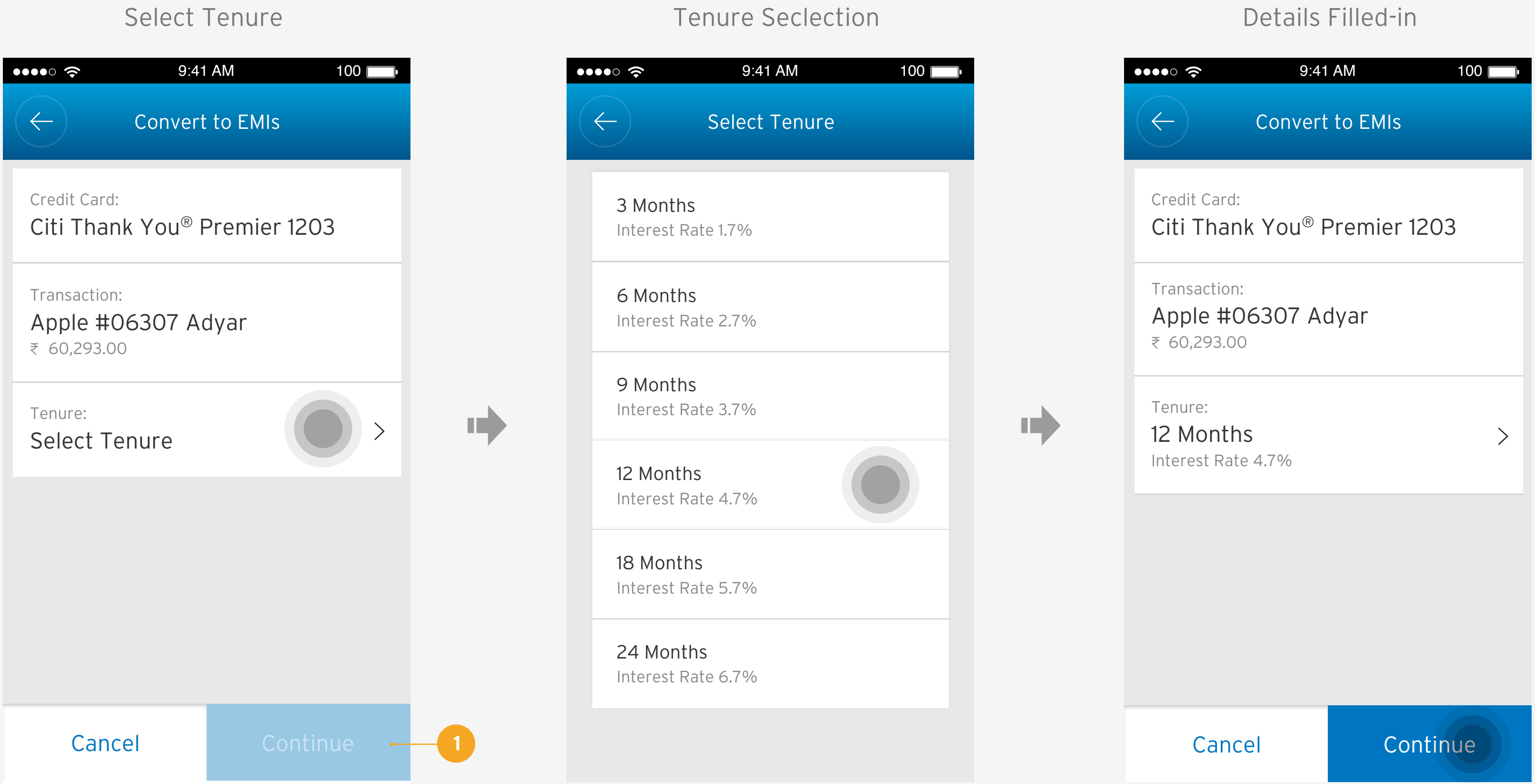**Description:**

The user is displayed the details of the selected Transaction.

Interaction: onTap leads user to 'Select Tenure'.
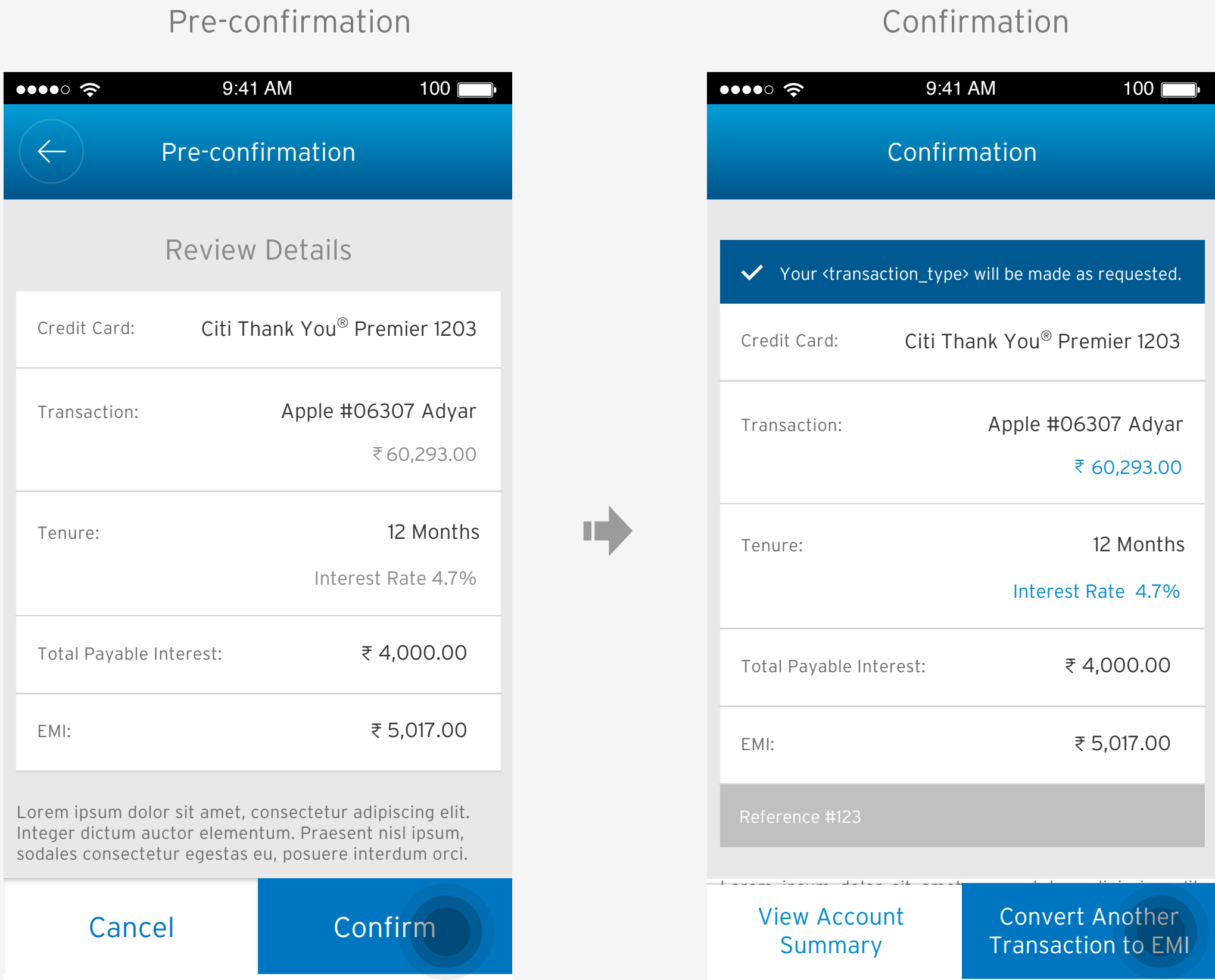
1.2.2 Tenure & Interest Rate

Select Tenure

	9:41 AM	100
←	Convert to EMIs	

Credit Card:
Citi Thank You® Premier 1203

Transaction:
Apple #06307 Adyar
₹ 60,293.00

Tenure:
Select Tenure   ⊙   >

Cancel   Continue

Tenure Seclection

	9:41 AM	100
←	Select Tenure	

3 Months
Interest Rate 1.7%

6 Months
Interest Rate 2.7%

9 Months
Interest Rate 3.7%

12 Months
Interest Rate 4.7%   ⊙

18 Months
Interest Rate 5.7%

24 Months
Interest Rate 6.7%

Details Filled-in

	9:41 AM	100
←	Convert to EMIs	

Credit Card:
Citi Thank You® Premier 1203

Transaction:
Apple #06307 Adyar
₹ 60,293.00

Tenure:
12 Months   >
Interest Rate 4.7%

Cancel   Continue

Annotations:

1 **'Continure.' CTA-** is disabled till user selects Tenure

Interaction: onTap leads user to 'Tenure Selction'.

Interaction: onTap leads user to 'Details Filled-in'.

Interaction: onTap 'Continue' leads user to Pre-confirmation.

1.2.3 Pre-confirmation and Confirmation

Pre-confirmation

●●●●● 📶   9:41 AM   100 ▭

← Pre-confirmation

Review Details

Credit Card:	Citi Thank You® Premier 1203
Transaction:	Apple #06307 Adyar
	₹ 60,293.00
Tenure:	12 Months
	Interest Rate 4.7%
Total Payable Interest:	₹ 4,000.00
EMI:	₹ 5,017.00

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Integer dictum auctor elementum. Praesent nisl ipsum, sodales consectetur egestas eu, posuere interdum orci.

Cancel   Confirm

Confirmation

●●●●● 📶   9:41 AM   100 ▭

Confirmation

✓ Your <transaction_type> will be made as requested.

Credit Card:	Citi Thank You® Premier 1203
Transaction:	Apple #06307 Adyar
	₹ 60,293.00
Tenure:	12 Months
	Interest Rate 4.7%
Total Payable Interest:	₹ 4,000.00
EMI:	₹ 5,017.00
Reference #123	

View Account Summary   Convert Another Transaction to EMI

Description:

The user is displayed the details of transaction along with Total Payable Interest and EMI amount.

Annotations:

1 **'BACK' button** - onTap 'back' button, user can edit the Account, Transaction and Tenure

Interaction: onTap 'Confirm', user can confirm the request to stop payment for the cheque.

Interaction: onTap 'Convert Another Transaction to EMI', user can request to convert another transaction. onTap leads user to Account Selection screen.