CITIBANK INDIA GLOBAL MOBILE APP

Bill Pay | Version : v0.2

Date : 17.06.2016

rage

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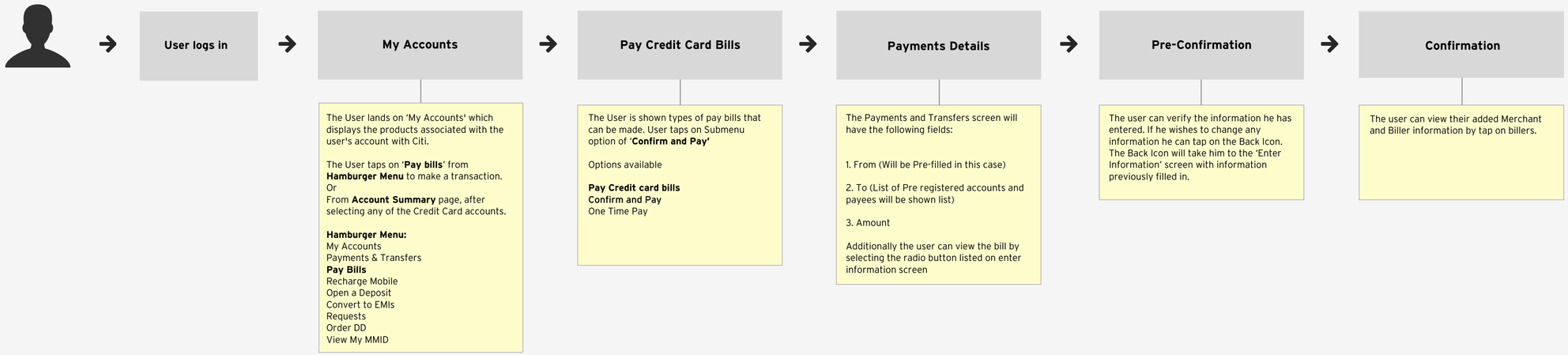
Change Log

Version	Date	Description
v0.1	26-04-2016	• Rage Initiated
v0.2	17-06-2016	• Confirm and pay “to account” list modified as per BA’s request

1.1 PAY CREDIT CARD BILLS - USER JOURNEY

PRIVATE AND CONFIDENTIAL

1.1.1 Pay Credit Card Bills - User Journey

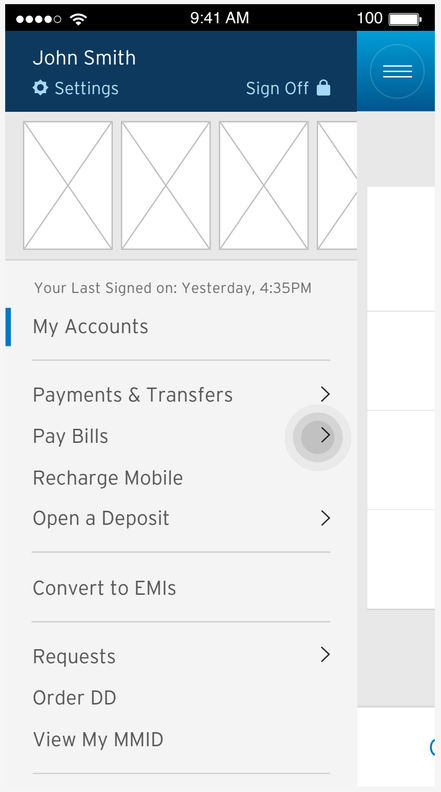


1.2 PAY CREDIT CARD BILLS - INTERACTIONS & ANNOTATIONS

PRIVATE AND CONFIDENTIAL

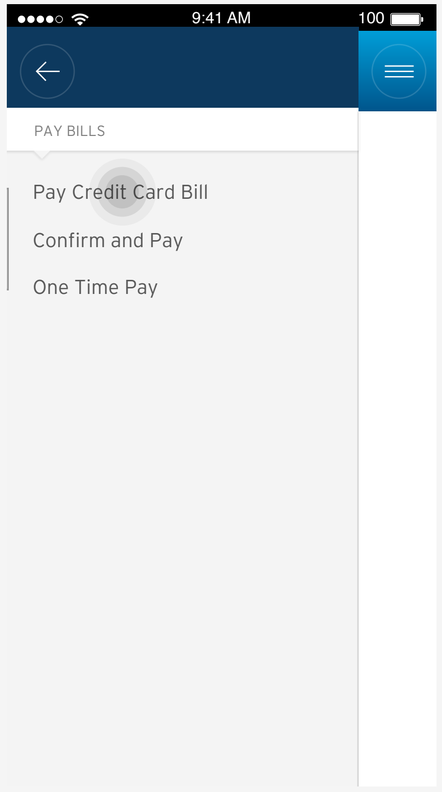
1.2.1 Pay Credit Card Bills - Access Point for Already Registered Accounts

Select the Desired Accounts



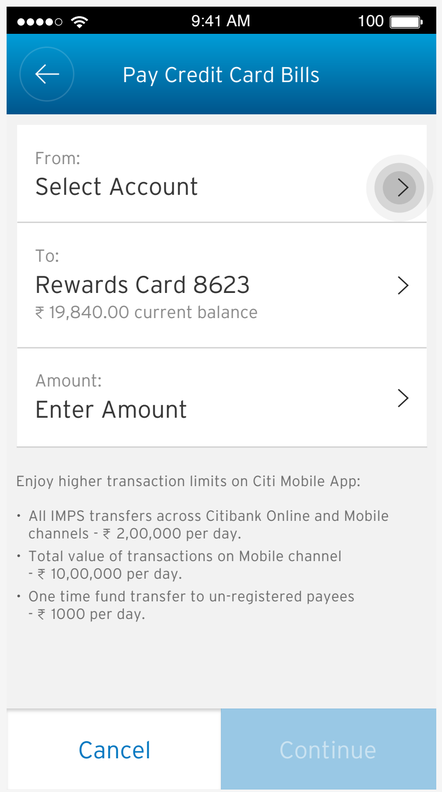
Interaction: onTap 'Pay Credit Card Bill' leads to 'Transaction Details'.

Transaction Details



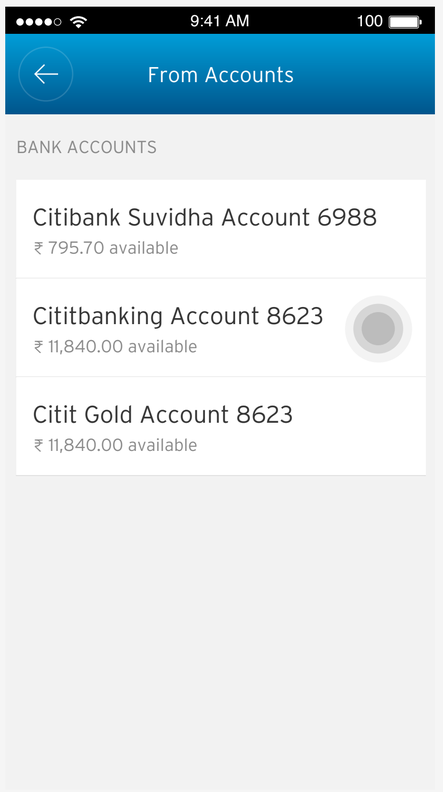
Interaction: onTap 'Select Account' leads to 'Select Registered Bank Account'.

Select Registered Bank Accounts



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

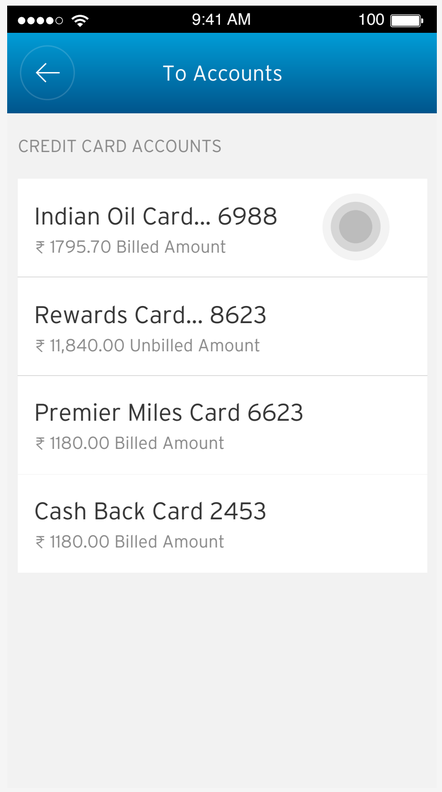
Transaction Details



Interaction: onTap user leads to 'Select Credit Card Accounts'.

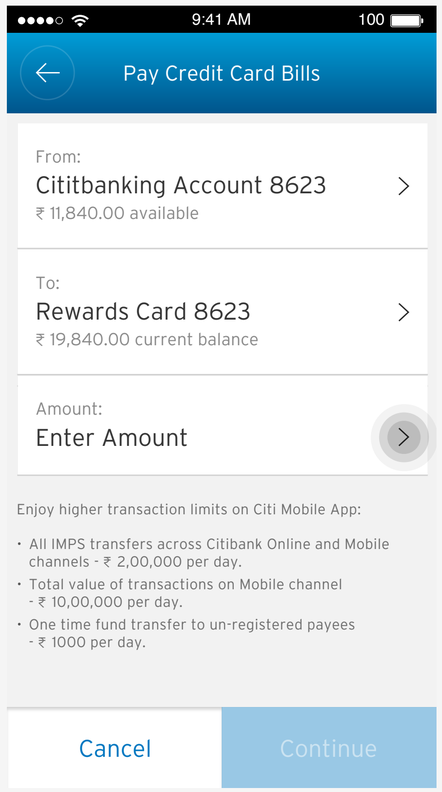
1.2.2 Pay Credit Card Bills - Credit Card & Payment Method Selection

Select Credit Card Account



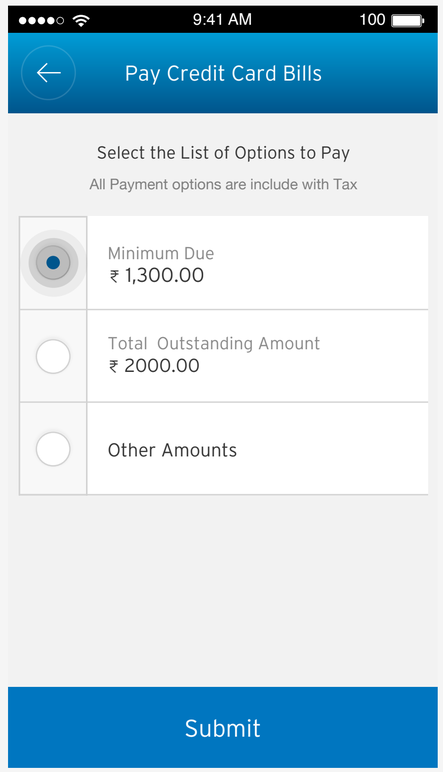
Interaction: onTap, user can select the credit card account to be added for transaction. After selecting, the user goes back to previous screen.

Enter the Amount



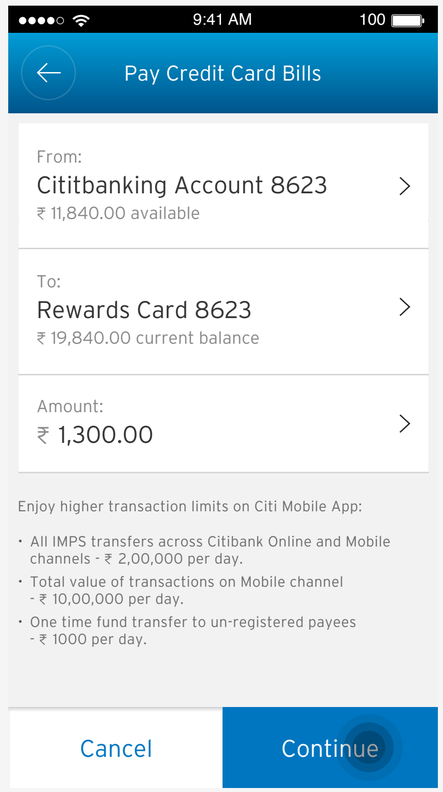
Interaction: onTap 'Amount', user can leads to 'Select Payment Options'.

Select Payment Options



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

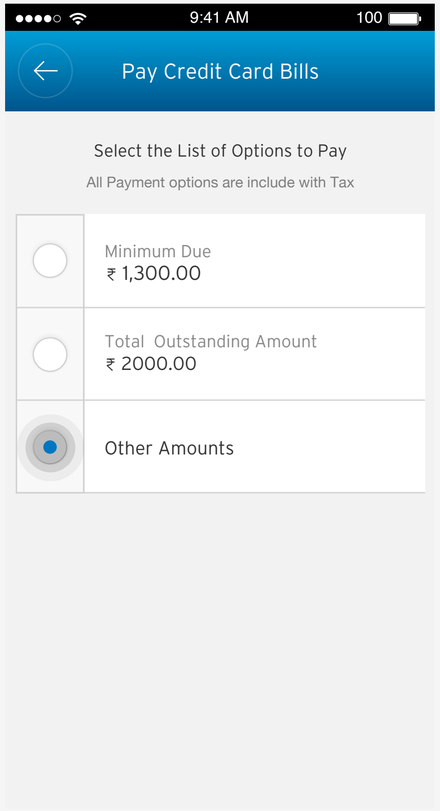
Transaction Details Filled in



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

1.2.3 Pay Credit Card Bills - Review & Confirmation

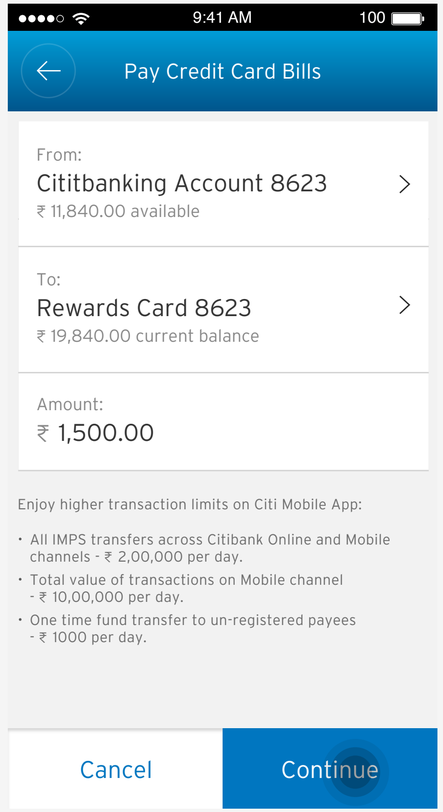
Select Payment Option as Other Amounts



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

In this way when User opts for other amounts they cannot initiate this option list screen again

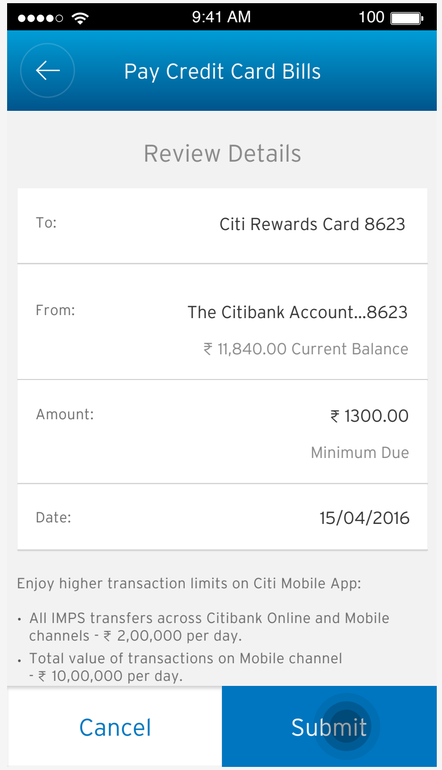
Transaction Details Filled in



Description: User can review the details entered to transfer the funds for credit card bill payment.

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

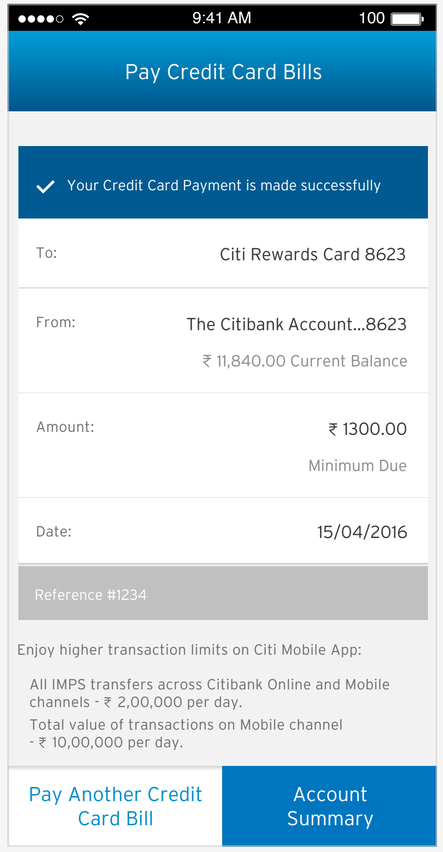
Pre-Confirmation



Description: User can review the details entered to transfer the funds for credit card bill payment.

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

Confirmation



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

2.1 CONFIRM AND PAY - USER JOURNEY

PRIVATE AND CONFIDENTIAL

2.1.1 Confirm and Pay - User Journey

→ **User logs in**

→ **My Accounts**

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

The user taps on '**Pay bills**' from **Hamburger Menu** to make a transaction.
Or
From **Account Summary** page, after selecting any of the Credit Card accounts.

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

→ **Pay Bills Type**

The user is shown types of pay bills that can be made. User taps on Submenu option of '**Confirm and Pay'**

Options available

Pay Credit card bills
Confirm and Pay
One Time Pay

→ **Payments Details**

The Payments and Transfers screen will have the following fields:

1. From (Will be Pre-filled in this case)

2. To (List of Pre registered accounts and payees will be shown list)

3. Amount

Additionally the user can view the Merchant listed bill by selecting accordian listed on payee information screen

→ **Pre-Confirmation**

The user can verify the information he has entered. If he wishes to change any information he can tap on the Back Icon. The Back Icon will take him to the 'Enter Information' screen with information previously filled in.

→ **Confirmation**

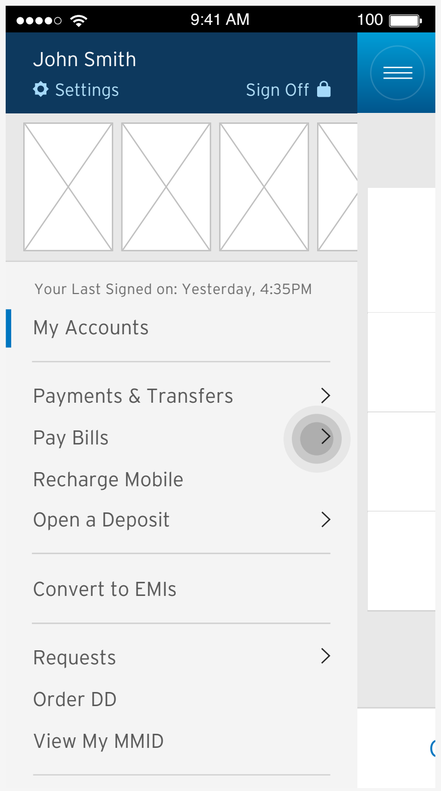
The user can view their added Merchant and Biller information by tap on billers.

2.2 CONFIRM AND PAY - INTERACTIONS & ANNOTATIONS

PRIVATE AND CONFIDENTIAL

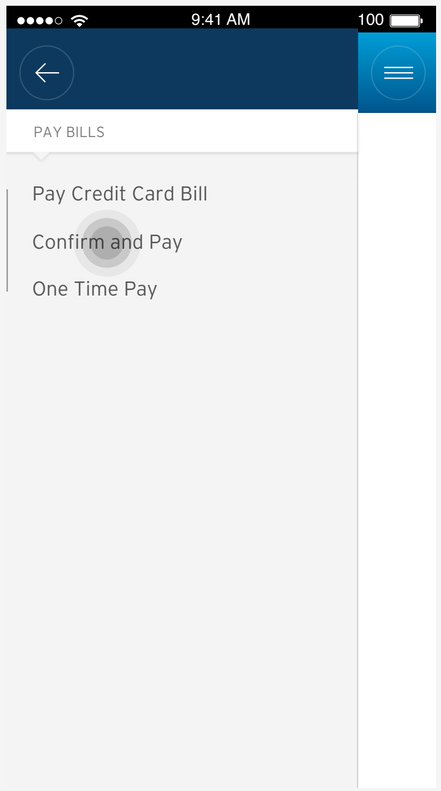
2.2.1 Access Point - Pay Existing payee flow, Setup: From & To Selection

Side Navigation Hamburger Menu



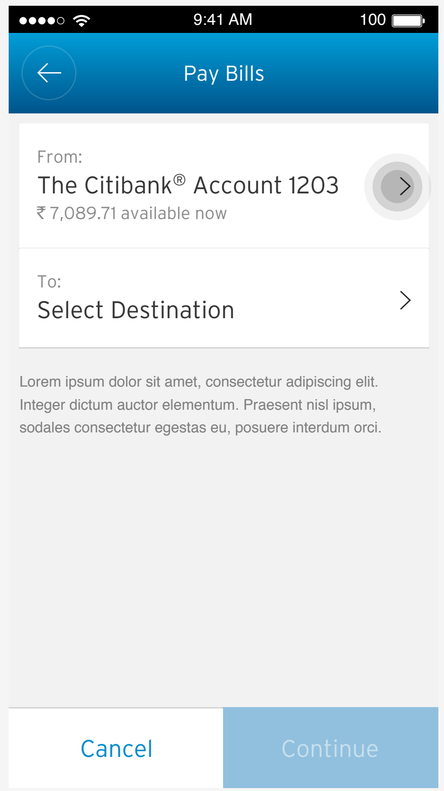
Interaction: onTap 'Pay Bill' leads to 'Sub Menu' Part of Pay Bills.

Side Navigation Sub Menu



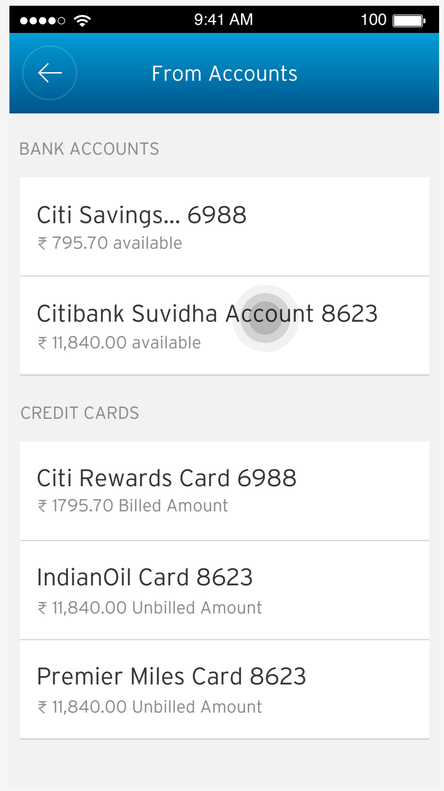
Interaction: onTap 'Confirm and Pay' leads to 'Transaction Landing Screen'.

Transaction Landing Details



Interaction: onLoad Page fades in and displays.
1> From selection tile
2> To Selection tile
onTap of a 'From' tile displays the 'From: Selection' screen.

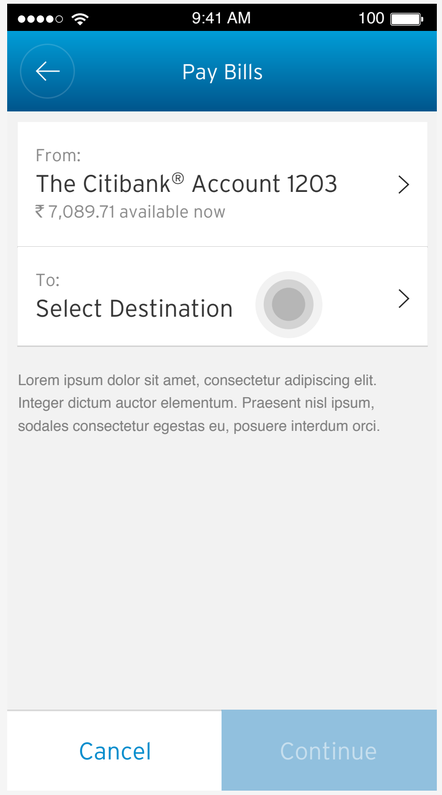
Transaction Details



Interaction: on Load page slides in and displays a list of eligible accounts. Interaction: onTap of a tile selects the account.

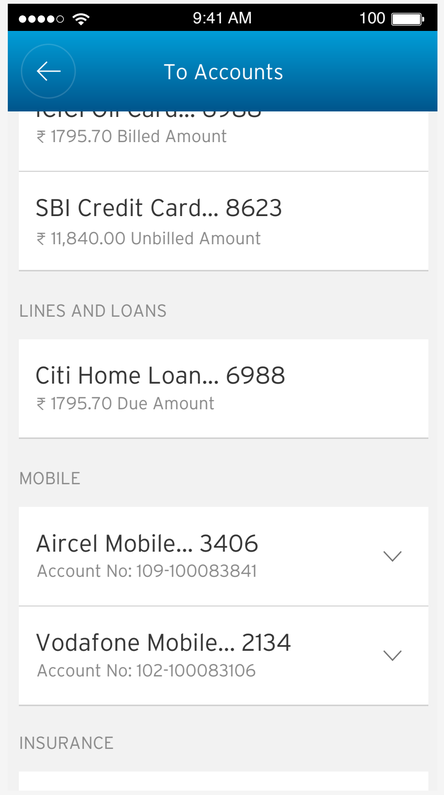
2.2.2 Access Point - Pay Existing payee flow, Setup: From & To Selection Continued

Select Credit Card Account



Interaction: onLoad page slides in and displays the selected account in 'From' tile.
The 'To' tile is enabled for input. onTap of 'To' tile displays the 'To: Selection' screen.

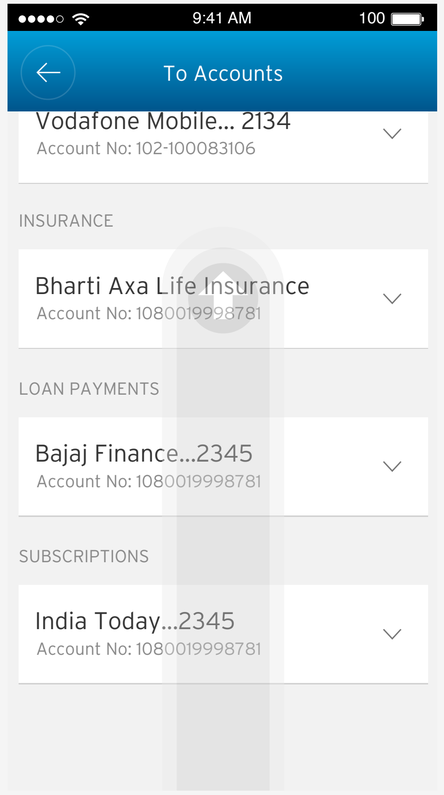
To: Selection' screen



Setup: 'To: Selection' screen
onLoad page slides in and displays

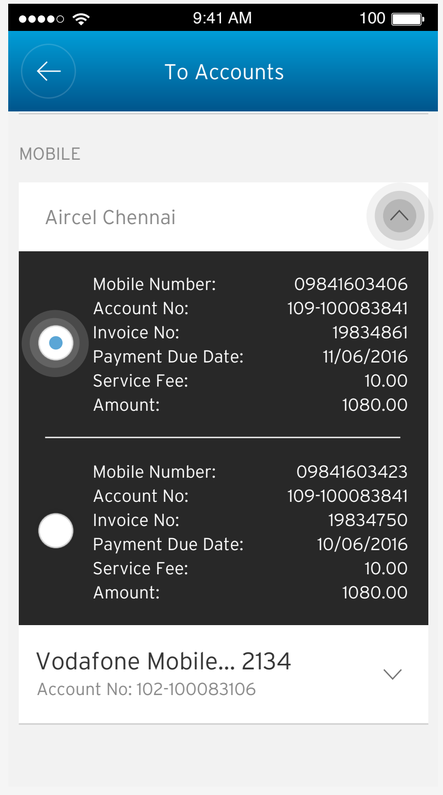
1> Eligible Accounts, based on List of Pre Registered Payees selected
2> List of Merchants, Billers & already added Payees.

To: Selection' screen



Interaction: onScroll upwards, the customer can view more content within the payees section. Merchants are grouped together by type, e.g. Telecom, Insurance, Subscriptions, Utility, Gas etc.

To: Selection' screen



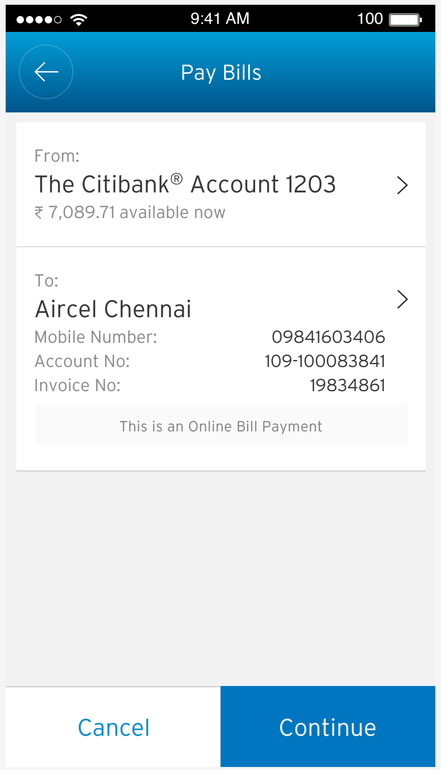
Interaction: onScroll upwards, the customer can view more content within the payees section. Merchants are grouped together by type, e.g. Telecom, Insurance, Subscriptions, Utility, Gas etc.

onTap of a Merchant tile expands to display existing payee list.

Expanded Merchant tile displays all existing Payees for the respective merchant.
onTap of a Payee tile selects this payee or Tap of Pay now Button to Payee

2.2.3 To tile Selection with list of billers

To: Selection' screen

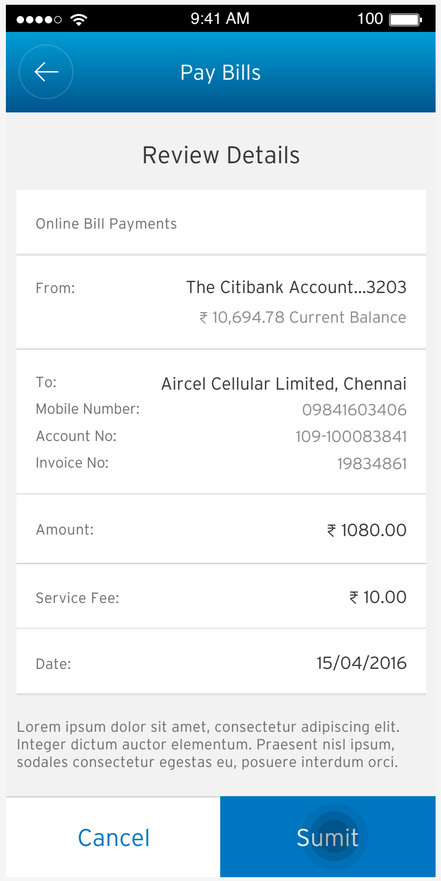


Interaction: onScroll upwards, the customer can view more content within the payees section. Merchants are grouped together by type, e.g. Telecom, Insurance, Subscriptions, Utility, Gas etc.

Interaction: onTap of a Merchant tile expands to display existing payee list.

Expanded Merchant tile displays all existing Payees for the respective merchant.
onTap of a Payee tile selects this payee or Tap of Pay now Button to Payee

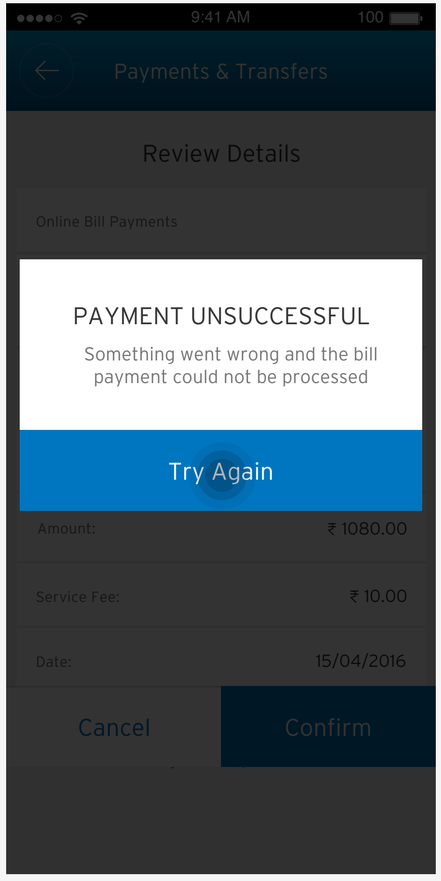
Pre-Confirmation



Description: User can review the details entered to transfer the funds for Mobile bill payment.

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

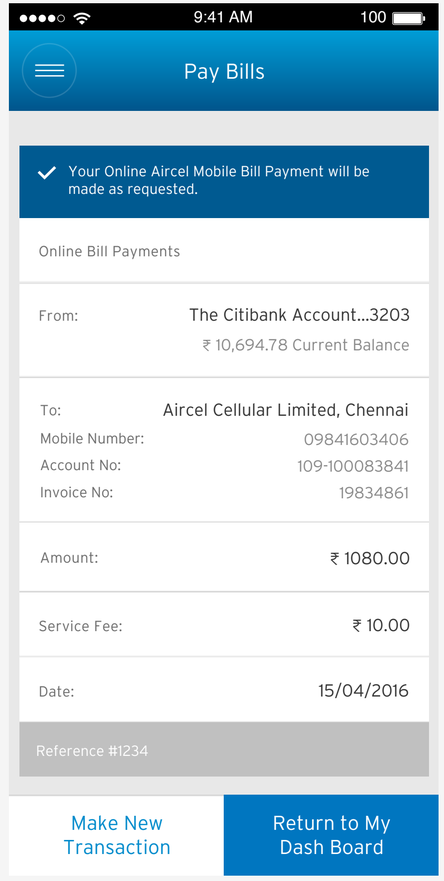
Back end Error



Description: onLoad fades in to display failure message in an overlay.

onTap of 'Try Again' CTA navigates the customer back to the 'Review Details' screen

Confirmation Success



Description: onLoad slides to display a confirmation message on the top.
The screen also displays all the other information that was displayed on the 'Review Details' screen.

It includes reference ID with two CTAs:
Primary: Return to My Dash Board
Secondary: Make New Transaction

3.1 ONE TIME PAY - USER JOURNEY

PRIVATE AND CONFIDENTIAL

3.1.1 One Time Pay - User Journey

→ **User logs in**

→ **My Accounts**

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

The user taps on '**Pay bills**' from **Hamburger Menu** to make a transaction.
Or
From **Account Summary** page, after selecting any of the Credit Card account.

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

→ **One Time Pay**

The user is shown types of pay bills that can be made. User taps on Submenu option of '**Confirm and Pay'**

Options available

Pay Credit card bills
Confirm and Pay
One Time Pay

→ **Payments Details**

Payments and Transfers screen will have the following fields:

1. From (Will be Pre-filled in this case)

2. To (List of Pre registered accounts and payees will be shown list)

3. Amount

Additionally user can view the bill by selecting radio button listed on enter information screen

→ **Pre-Confirmation**

The user can verify the information he has entered. If he wishes to change any information he can tap on Back Icon. Back Icon will take him to the 'Enter Information' screen with information previously filled in.

→ **Confirmation**

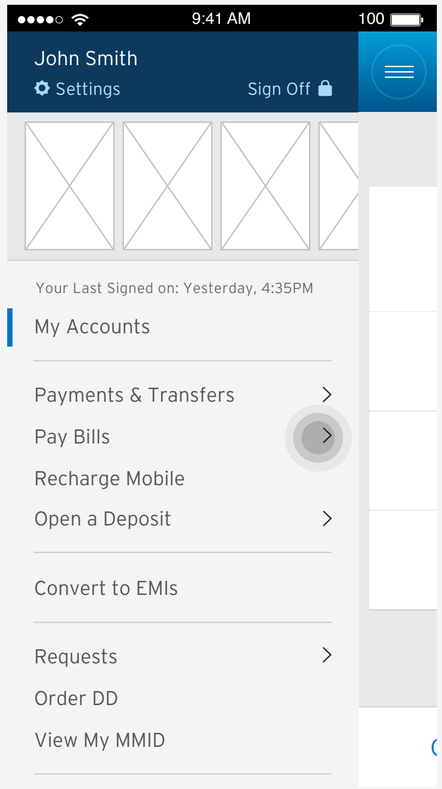
The user can view their added Merchant and Biller information by tap on billers.

3.2 ONE TIME PAY - INTERACTIONS & ANNOTATIONS

PRIVATE AND CONFIDENTIAL

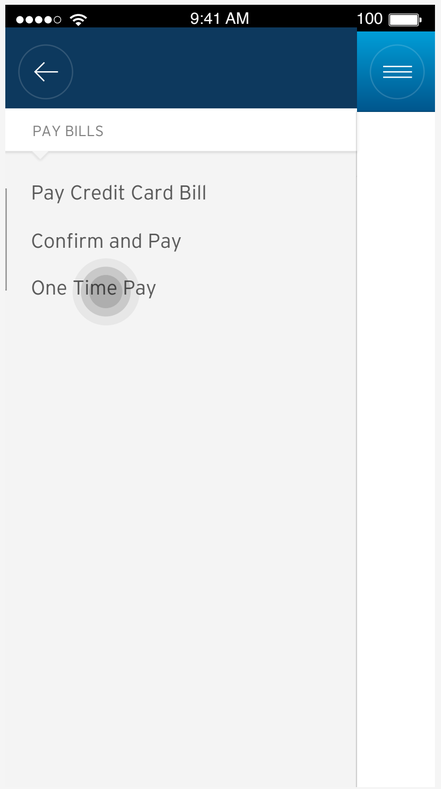
3.2.1 Access Point - One time Pay flow, Setup: From & To Selection

Side Navigation Hamburger Menu



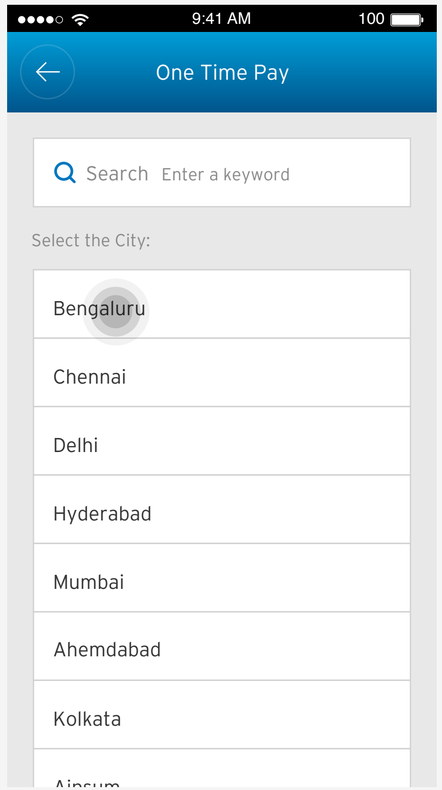
Interaction: onTap 'Pay Bills' leads to 'Sub Menu' Part of Pay Bills.

Side Navigation Sub Menu



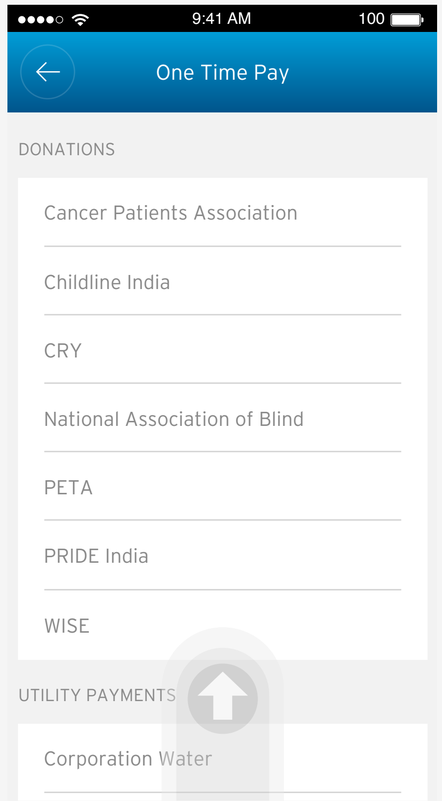
Interaction: onTap 'One Time Pay' leads to 'Transaction Landing Screen'.

Select City Details



Interaction: onLoad Page with list of cities displays. onTap of a 'Any city' tile displays. User take into List of Utility Billers

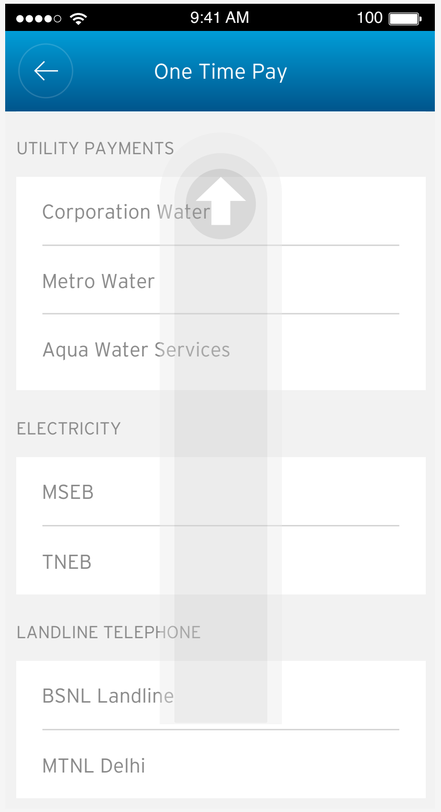
List of Utilities Details



Interaction: onTap of a Merchant tile expands to display existing pay list. onTap of any billers listed on tile, user takes into 'To: Selection' screen onLoad page slides.

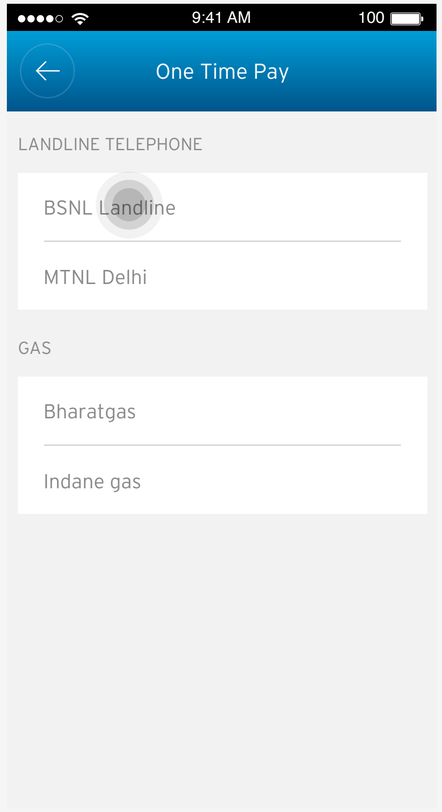
3.2.2 One Time Pay - Pay List of Utility billers, Setup: From & To Selection Continued

List of Utilities Details Continued



Interaction: onScroll upwards, the customer can view more billers content within the payees section. Merchants are grouped together by type, e.g. Telecom, Insurance, Subscriptions, Utility, Gas etc.

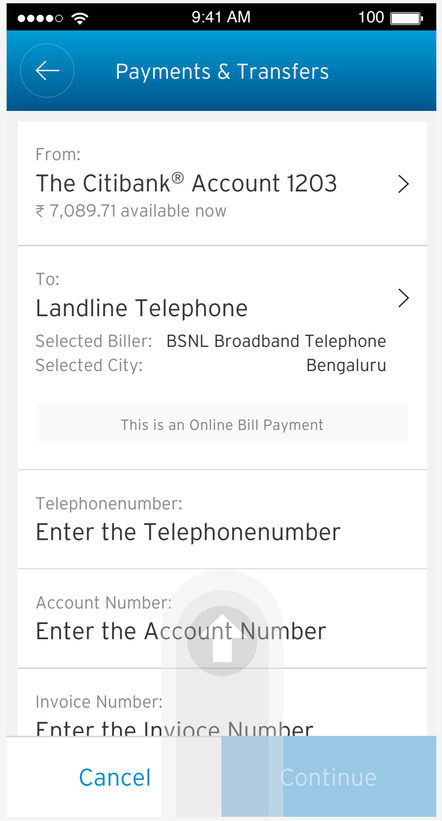
List of Utilities with Biller details



Interaction: onTap of a Merchant tile expands to display existing payee list.

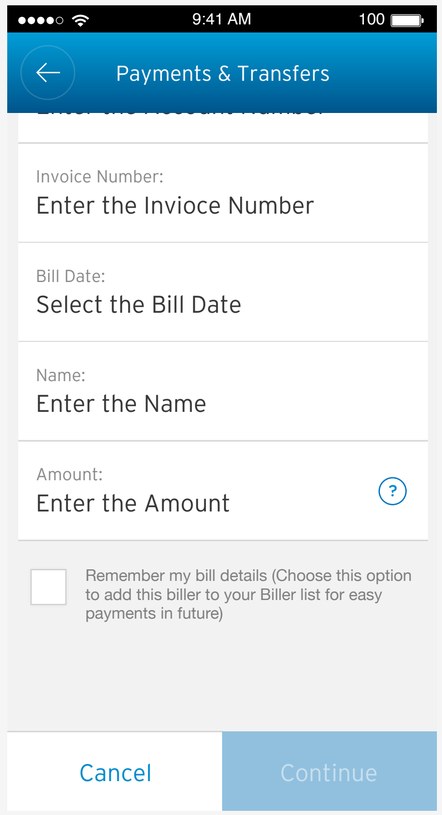
Expanded Merchant tile displays all existing Utility Payees for the respective merchant.
onTap of a Payee tile selects this payee

Transaction Landing screen



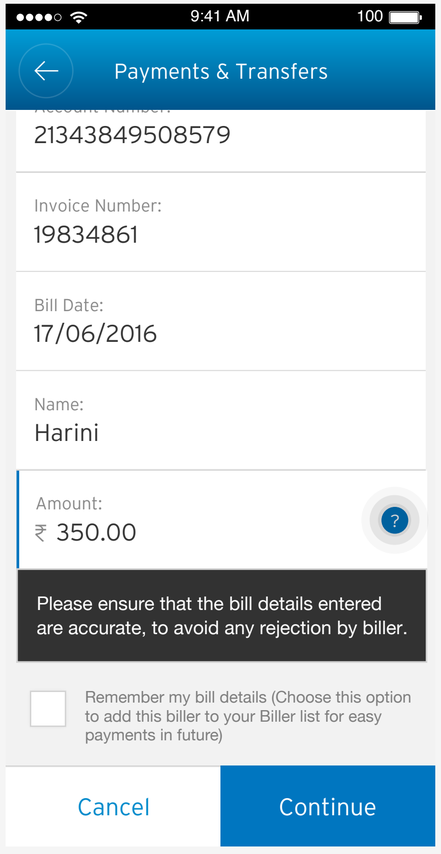
Interaction: onLoad page slides in and displays the selected account in 'To' tile.
Amount tile is manual input field
The 'From' tile is enabled for input. onTap of 'From' tile displays the 'From: Selection' screen.

Transaction Landing screen Continued



3.2.3 One Time Pay - Review & Confirmation

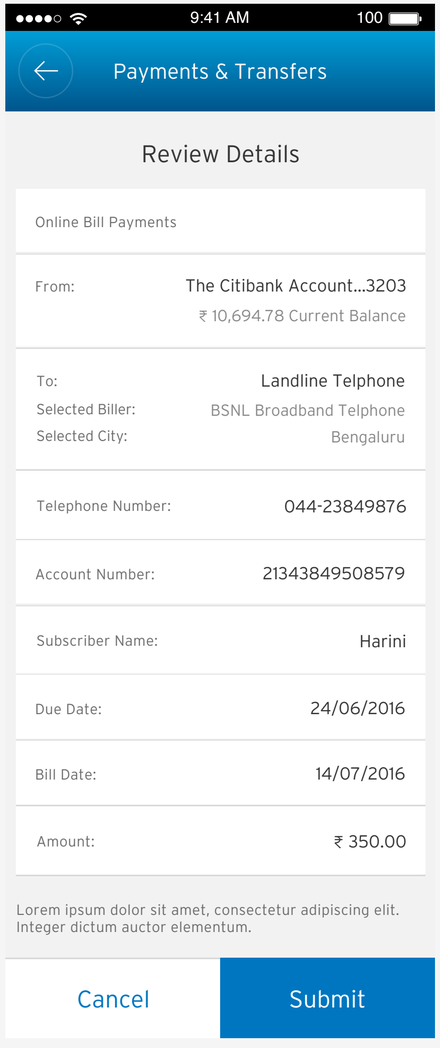
Transaction Landing filled Details



Interaction: onLoad page slides in and displays the selected account and biller in From and 'To' tile. Amount tile display with help button onTap display the instruction about amount field.

onTap of the Terms & Conditions Checkbox filled "Continue" CTA will enabled. Remember my bill details Checkbox is option.

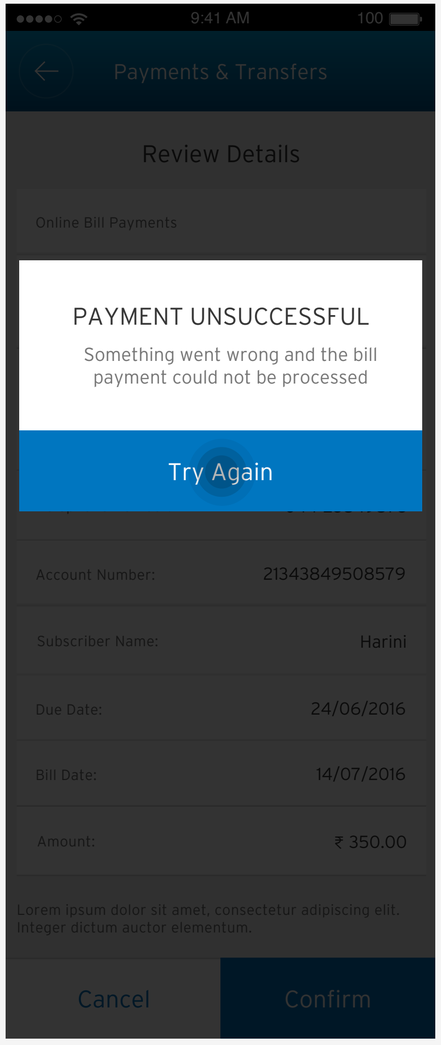
Pre-Confirmation



Description: User can review the details entered to Donate the funds to organization.

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

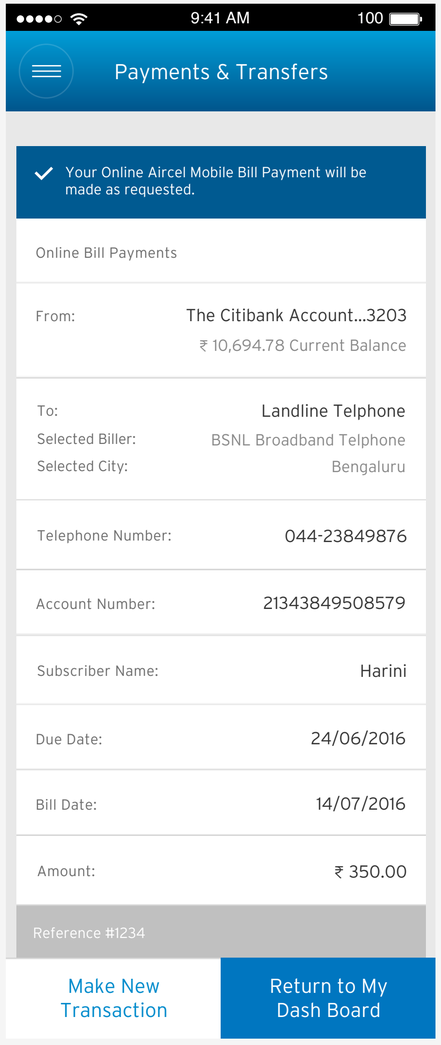
Back end Error



Description: onLoad fades in to display failure message in an overlay.

onTap of 'Try Again' CTA navigates the customer back to the 'Review Details' screen

Confirmation Success



Description: onLoad slides to display a confirmation message on the top. The screen also displays all the other information that was displayed on the 'Review Details' screen.
It includes reference ID with two CTAs:
Primary: Return to My Dash Board
Secondary: Make New Transaction