

<p><b>As a</b> Logged-in customer <b>AND</b> has the primary credit card</p> <p><b>When</b> I, tap on tap on Freeze <b>AND</b> confirm to freeze</p> <p><b>Then</b>, I should be allowed to temporarily block the card</p>	<p><b>Freezing the Card</b></p> <ul style="list-style-type: none"> <li>- Tapping Cancel should dismiss the pop-up without making any changes.</li> <li>- Tapping Freeze should Change the card's status to Frozen and Dismiss the pop-up.</li> <li>- Display a toast message: "Your credit card was frozen."</li> <li>- Update the card's visual icon to indicate a frozen status and Add a Frozen label to the card.</li> <li>- Update the Quick Actions menu: The Freeze Card button should now change to Unfreeze Card.</li> </ul>
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#### RCM-525 - Unfreeze Card

TECHNICAL DESIGN

Un-Freeze Card	
<p><b>As a</b> Logged-in customer <b>AND</b> has the primary credit card which is already frozen</p> <p><b>When</b> I, access credit card product details screen</p> <p><b>Then</b>, I should be View the Un-freeze option <b>AND</b> initiate remove the block from card</p>	<p><b>Accessing the Unfreeze Card Option</b></p> <ul style="list-style-type: none"> <li>- The Unfreeze Card button should only be available for frozen credit cards.</li> <li>- Tapping on Unfreeze Card should bring up an Unfreeze Confirmation Pop-Up with Message: "Unfreezing your card reactivates it, allowing you to make transactions again." and Two buttons: Cancel and Unfreeze.</li> </ul>
<p><b>As a</b> Logged-in customer <b>AND</b> has the primary credit card</p> <p><b>When</b> I, tap on tap on Freeze <b>AND</b> confirm to freeze</p> <p><b>Then</b>, I should be allowed to temporarily block the card</p>	<p><b>Unfreezing the Card</b></p> <ul style="list-style-type: none"> <li>- Tapping Cancel should dismiss the pop-up without making any changes.</li> <li>- Tapping Unfreeze should Change the card's status to Active and Dismiss the pop-up.</li> <li>- Display a toast message: "Your credit card was unfrozen."</li> <li>- Update the card's visual icon to indicate an active status and Remove the Frozen label.</li> <li>- Update the Quick Actions menu: The Unfreeze Card button should now change to Freeze Card.</li> </ul>

#### RCM-524 - Meem As'hal - Eligible Transactions

APPROVED

Meem Ashal - Eligible & Ashal Conversion	
<p><b>As a</b> Logged-in customer <b>AND</b> has the primary credit card(Active)</p> <p><b>When</b> I, access credit card product details screen</p> <p><b>Then</b>, I should be View the Meem Ashal option under quick action menu</p>	<p><b>MeeM As'hal Option Eligibility</b></p> <ul style="list-style-type: none"> <li>- Application should display meem ashal option, only for the primary credit cards</li> <li>- Credit card should be Active</li> </ul>
<p><b>As a</b> Logged-in customer <b>AND</b> has the primary credit card with eligible card transactions</p> <p><b>When</b> I, tap on tap on Meem Ashal</p> <p><b>Then</b>, I should be allowed to view the eligible list of transactions</p>	<p><b>Eligibility Transactions</b></p> <ul style="list-style-type: none"> <li>- The system should display only transactions eligible for Meem As'hal installments under the Eligible tab.</li> <li>- Each eligible transaction should display a disclaimer, how long it remains eligible (e.g., "Eligible for 10 days" or "Eligible for 48 hours" as it nears expiry).</li> <li>- Once a transaction is no longer eligible, it should not appear in the Eligible tab.</li> <li>- Transaction details in the list should be similar to the transactions section and only debit transaction should be displayed</li> </ul>
<p><b>As a</b> Logged-in customer <b>AND</b> has the primary credit card with eligible card transactions</p> <p><b>When</b> I, tap on tap on any transactions</p> <p><b>Then</b>, I should be allowed to view the Eligible installment months</p>	<p><b>Installment Month</b></p> <ul style="list-style-type: none"> <li>- The system should display only eligible months allowed for those transactions (Dynamic Values, based on Merchant and Transaction amount)</li> <li>- User should be allowed to select any of the options displayed on screen</li> <li>- On Selection, System should get the Profit rate, Total Installment month, Monthly Installment and Vees &amp; Fat for the selected transaction and installment month</li> </ul>
<p><b>As a</b> Logged-in customer <b>AND</b> has the primary credit card with eligible card transactions</p> <p><b>When</b> I, tap on continue from installment months</p> <p><b>Then</b>, I should be allowed to view the Summary screen <b>AND</b> proceed with authentication for Ashal conversion</p>	<p><b>Summary &amp; Authentication</b></p> <ul style="list-style-type: none"> <li>- The system should display the below details <ul style="list-style-type: none"> <li>a. Transaction Amount</li> <li>b. Card Details (Card Type, Card Number &amp; <del>Name on Card</del>)</li> <li>c. Installment Details (Number of Months, Profit Rate, Fees, Installment, Total Amount)</li> <li>d. Consent - T&amp;C, Commodity</li> </ul> </li> <li>- User should be allowed to continue only after the consents are checked. User should be able to view the T&amp;C contents by tapping on the link</li> <li>- On swipe, System should get initiate OTP authentication for Ashal conversion</li> <li>- User should be allowed to enter the OTP received to the registered mobile number and upon successful verification, transaction should be converted to Ashal's</li> <li>- System should displayed the success message as "Your Installment are all set" with Home - Redirect the customer to dashboard; Go to Cards - Redirect the customer to Product screen</li> <li>- Once the transaction is successfully converted to installments, transaction should be moved under active section</li> </ul>

#### RCM-523 - Meem As'hal - Active Installments & Partial Payment

APPROVED

### MeeM Ashal - Active Installments & Outstanding Payment

<p><b>As a</b> Logged-in customer <b>AND</b> has the primary credit card(Active) <b>AND</b> on-going MeeM Ashals</p> <p><b>When</b> I, tap on Active tab</p> <p><b>Then</b>, I should be View the ongoing MeeM Ashal Transactions</p>	<p><b>Active Installment Display</b></p> <ul style="list-style-type: none"> <li>- The system should list all ongoing Meem As'hal installment plans under the Active tab.</li> <li>- Each active installment should display - Merchant Name &amp; Logo, Total Transaction Amount, Next Payment Date (displayed prominently); <del>Remaining Balance (shown as a progress bar with percentage paid)</del></li> </ul> <p><b>Installment Details</b></p> <ul style="list-style-type: none"> <li>- Tapping an active installment should navigate to its detailed view.</li> <li>- Quick view section should display Merchant Name &amp; Logo, Total Transaction Amount, Remaining Balance (shown as a progress bar with percentage paid)</li> <li>- The detailed view should include - From &amp; To Dates of the installment plan, Breakdown of Installments - Each installment amount with corresponding due date, Paid installments marked in green with a tick, The next immediate payment highlighted, and Future payments blurred.</li> </ul>
<p><b>As a</b> Logged-in customer <b>AND</b> has the primary credit card(Active) <b>AND</b> on-going MeeM Ashals</p> <p><b>When</b> I, tap on Active tab</p> <p><b>Then</b>, I should be View the ongoing MeeM Ashal Transactions</p>	<p><b>Making a Full Payment (Pay Outstanding Balance)</b></p> <ul style="list-style-type: none"> <li>- The user should be able to pay off the remaining balance via a "Pay Outstanding Balance" button.</li> <li>- The user account status should be Active</li> <li>- If the user has insufficient funds in their One-Pack account (only One-Pack account eligible), a pop-up should appear stating - "Want to make a payment? You need at least X amount in your account to complete the payment."</li> <li>- The pop-up should have an Add Money button linking to the Add Money flow.</li> <li>- If the user has sufficient funds the system should navigate to the Payment Summary screen, displaying - Merchant Name &amp; Logo, Remaining Amount to be Paid, Fees &amp; VAT, Payment Account (only One-Pack account eligible)</li> <li>- Payment details section should display the "No. of months to pay" based on the unpaid paid months.</li> <li>- The user should be able to Swipe to Pay.</li> </ul> <p><b>Payment Authentication</b></p> <ul style="list-style-type: none"> <li>- The payment should require authentication depending on the amount - No authentication or OTP authentication or OTP + Passcode authentication</li> <li>- Upon successful authentication, the user should see a success message with - "Your payment was made successfully.", A View Receipt button, Redirections to Home or Meem As'hal Page.</li> </ul> <p><b>Success</b></p> <ul style="list-style-type: none"> <li>- Upon successful outstanding payment, Transaction should be moved under history section</li> </ul>

### RCM-522 - Meem As'hal - Completed Installments APPROVED

### MeeM Ashal - Completed Installments

<p><b>As a</b> Logged-in customer <b>AND</b> has the primary credit card (Active) <b>AND</b> (Completed MeeM Ashal's <b>OR</b> Cancelled MeeM Ashal's)</p> <p><b>When</b> I, tap on History tab</p> <p><b>Then</b>, I should be View the completed/cancelled MeeM Ashal Transactions</p>	<p><b>Completed / Cancelled Installments Display</b></p> <ul style="list-style-type: none"> <li>- The system should list all fully paid Meem As'hal installment plans under the History tab.</li> <li>- The system should also display <b>failed</b> for cancelled transactions (Missed Payment) under History tab</li> <li>- Each completed installment should have a Completed tag, and Cancelled transaction should have failed <del>Cancelled</del> tag</li> </ul> <p><b>Viewing Completed Installments</b></p> <ul style="list-style-type: none"> <li>- Tapping on a completed installment should open its detailed view.</li> <li>- The detailed view should display - Merchant Name &amp; Logo, Total Transaction Amount, Remaining Amount Progress Bar (should show 100% paid), Final installment payment date</li> <li>- Installment Breakdown <ul style="list-style-type: none"> <li>a The system should show the installment breakdown, similar to active plans: <ul style="list-style-type: none"> <li>a1. Each payment amount with its corresponding payment date.</li> <li>a2. All payments should be marked as paid (green ticked off).</li> </ul> </li> </ul> </li> <li>- Early Settlement Display (If Applicable) <ul style="list-style-type: none"> <li>a. If the user made an early settlement, the Installment Details Section should display - Early Settlement Date, Early Settlement Amount,</li> <li>b. The Payments Section should reflect the prepayment with the final installment updated accordingly.</li> </ul> </li> </ul> <p><b>Viewing Cancelling Installments</b></p> <ul style="list-style-type: none"> <li>- Tapping on a cancelled installment should open its detailed view.</li> <li>- The detailed view should display - Merchant Name &amp; Logo, Total Transaction Amount, Status(failed), Remaining Amount Progress Bar (should show X% paid), Final installment payment date</li> <li>- All completed payments should be marked as paid (green ticked off) and Cancelled Payments should be marked as Cancelled (Close mark) and pending payments should be greyed out</li> </ul>
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