

DigiBank: Complete Account Opening ,Deposit ,Card & Investment Services

Account Opening : Dataset(Instruction)

LOGIN PAGE — Step-wise:

1. User opens bank website or mobile app.
 2. System shows Login box (Username/Mobile/Email, Password, Captcha, “Remember device”).
 3. User enters username/mobile/email → front-end validates basic format.
 4. User enters password → front-end checks minimal length and blocks trivial strings.
 5. If captcha present, user completes it.
 6. Front-end sends credentials to backend over HTTPS.
 7. Backend:
 - checks account existence,
 - verifies password using hash+salt,
 - checks `failed_attempts` and `is_blocked`.
 8. If credentials invalid → increment `failed_attempts`, show friendly error; if threshold exceeded, lock account and notify user.
 9. If credentials valid and 2FA enabled → backend generates OTP (store OTP log with expiry) and sends to registered mobile/email.
 10. User enters OTP → backend verifies OTP and expiry.
 11. On success → backend creates session (or JWT), stores session metadata (device ID, IP, timestamp), returns success.
 12. Front-end redirects to Dashboard; log the login event (audit trail).
 13. On suspicious login (new device/location) → send alert email/SMS and optionally force additional verification.
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2. CUSTOMER DASHBOARD — Step-wise

1. After login, front-end requests dashboard data (accounts, notifications).
 2. Backend returns: list of accounts, balances, last transactions, KYC status, pending applications, alerts.
 3. UI renders account tiles (account number masked, balance, quick actions).
 4. User may choose: View Account / Open New Account / My Documents / Track Application / Update Profile.
 5. If user clicks **Open New Account** → go to Account Opening Form.
 6. Dashboard shows real-time mini-statement widget (last N transactions loaded via API).
 7. User can open “My Applications” to see application status with timestamped events.
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3. ACCOUNT OPENING FORM — Step-wise

1. User selects account type (Savings / Current / Salary / PMJDY).
 2. Form displays fields tailored to the chosen account type.
 3. User fills Personal Details (name, DOB, gender, guardian/father name if needed).
 4. User fills Identity Details (Aadhaar, PAN, optional passport). Client-side validates format.
 5. User fills Contact Details (mobile, alt mobile, email) → mobile triggers OTP verification process.
 6. User fills Address Details (present & permanent). Use PIN to autofill city/state where possible.
 7. User chooses nominee and uploads nominee details.
 8. System runs duplication checks (Aadhaar/PAN already used?) and shows warnings if found.
 9. User reviews inputs and clicks **Save & Next** to go to Document Upload.
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4. DOCUMENT UPLOAD — Step-wise

1. Page lists required documents based on account type.
 2. User uploads documents (drag & drop or file select). System validates file type & size.
 3. System runs quick image quality check (resolution / blurriness) — rejects poor quality.
 4. OCR engine extracts key fields (name, Aadhaar no, PAN no).
 5. Backend compares OCR results with form entries — mark **MATCH / MISMATCH**.
 6. If mismatch → flag for manual review and show error to user with instructions.
 7. User can upload additional documents (e.g., salary slip, business registration).
 8. After all docs uploaded and validated, user clicks **Submit Application**.
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5. APPLICATION SUBMISSION — Step-wise

1. Backend generates a unique Application ID and persists application + document references.
 2. Application status set to PENDING_REVIEW. Timestamp logged.
 3. System runs automated checks:
 - Duplicate PAN/Aadhaar lookup,
 - Basic fraud scoring,
 - Sanctions / blacklists (if applicable).
 4. Notification (email/SMS/push) sent to assigned manager queue.
 5. Customer dashboard updates to show Application ID and **Pending Review** status.
 6. Background jobs may queue advanced KYC tasks (video KYC, third-party API verifications).
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6. MANAGER APPROVAL PANEL — Step-wise

1. Manager logs in to Manager Panel; sees list of PENDING applications with priority flags.

2. Manager selects an application → full application view opens (form + docs + OCR results + risk score).
 3. Manager runs checks:
 - Verify identity: photo vs Aadhaar,
 - Validate PAN via API,
 - Validate business docs (GST, registration) for Current accounts,
 - Verify salary slip & employer for Salary account.
 4. Manager options:
 - **Approve** (provide approval notes),
 - **Reject** (select pre-defined reason or write custom reason),
 - **Request More Documents** (system sends request to customer),
 - **Initiate Video KYC** (if needed).
 5. If Request More Documents chosen → application goes to `AWAITING_DOCS` and customer notified.
 6. If Rejected → status = `REJECTED`; generate rejection message & notify customer with reason and appeal process.
 7. If Approved → proceed to Account Creation step. All actions logged in audit trail.
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7. ACCOUNT CREATION (POST-APPROVAL) — Step-wise

1. Approval trigger invokes Account Creation service.
2. Service creates:
 - Customer record (CIF),
 - Account number (formatted per branch rules),
 - Link account to branch and product configuration,
 - Generate initial product limits (withdrawal, NEFT/RTGS limits).
3. Generate banking artifacts:
 - Account Number, IFSC mapping, Branch Code,
 - CIF, Customer ID,
 - Welcome kit number for physical dispatch (if applicable).
4. Optional: Create a virtual card or schedule physical debit card issuance.
5. Backend flags account as `ACTIVE` or `PENDING_ACTIVATION` (if additional activation required).
6. System sends account details to customer via secure channel (masked account number + instructions).

7. Generate initial system credentials (if net banking) or provide activation flow to customer to set password/MPIN.
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8. POST-OPENING ACTIVATION TASKS — Step-wise

1. Customer receives notification with next steps (activate net banking, set MPIN).
 2. Customer sets net-banking password / mPIN (password rules enforced).
 3. Customer receives debit card dispatch tracking (or virtual card immediate).
 4. Customer activates card (via OTP or ATM activation).
 5. Customer links UPI / sets daily limits.
 6. Customer adds beneficiaries (may require OTP + 24-hour cooling period depending on bank policy).
 7. Customer can order cheque book or enable e-statements.
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9. ACCOUNT-TYPE SPECIFIC STEPS (SUMMARY)

A. Savings Account

1. Complete standard KYC + PAN (unless exempted).
2. Check minimum balance rule and advise applicable charges.
3. Issue ATM/Debit card and cheque book if requested.

B. Current Account (Business)

1. Upload business docs (GST, registration, proprietor ID).
2. Manager verifies business existence & owners.
3. Setup overdraft eligibility: run credit checks & define OD limit.

C. Salary Account

1. Upload salary slip or employer letter.
2. Optionally map to employer bulk onboarding if many employees.
3. Set zero-balance rules (no min balance) and payroll remittance mapping.

D. PM Jan Dhan (PMJDY)

1. Minimal KYC (Aadhaar + Photo), PAN not mandatory.
 2. Fast-track approval for zero-balance account.
 3. Issue RuPay card and enroll for insurance benefits.
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10. ERROR HANDLING & NOTIFICATIONS — Step-wise

1. Any system error while uploading → show user-friendly message + retry option.
 2. If OCR mismatch → show "Mismatch found — please reupload clear document".
 3. If duplicate Aadhaar detected → show “Aadhaar appears registered” and route to manual review.
 4. For timeouts or third-party API failure → mark task for retry and notify operations team.
 5. All critical events create tickets for Ops/Support with Application ID included.
 6. Customer receives SMS / Email / Push for all status changes with secure summary (no full sensitive data).
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11. SECURITY & COMPLIANCE STEPS — Step-wise

1. Enforce TLS for all web/API traffic.
 2. Store PII & credentials encrypted at rest.
 3. Maintain audit logs for all KYC, approval & data access actions.
 4. Periodic access reviews for manager/admin roles.
 5. Run AML / Sanctions screening during submission stage.
 6. Keep retention policy for documents (e.g., 7–10 years) and provide deletion/archival workflow.
 7. Regular vulnerability scans and pen tests; remediate findings.
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12. BACKEND JOBS & SCHEDULED TASKS — Step-wise

1. Nightly reconciliation of account numbers & balances.

2. Daily report of pending applications > X days to ops.
 3. Weekly duplicate detection across new applications.
 4. Monthly compliance report generation (KYC completion % etc.).
 5. Automated expiry reminder for documents (Aadhaar/PAN nearing expiry).
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13. CUSTOMER JOURNEY TIMELINES (REFERENCE)

- Typical simple account (Savings/PMJDY): **Instant to 24 hours** (if no manual check).
- Salary / Current with business doc checks: **1–3 business days**.
- Cases requiring video KYC or manual review: **3–7 business days**.
(Actual times depend on bank policy and third-party verifications.)

SECTION 1: ACCOUNT OPENING – EXTENDED DETAILS

1.1 Internal Checklist for Account Opening (Used by Banks)

Banks maintain internal validation points:

- Customer age eligibility check
 - Check Aadhaar enrolled mobile number
 - Check PAN linked to Aadhaar
 - Check if customer already has account with same details
 - Check if customer belongs to High-Risk profession
 - Verify if customer is flagged under AML systems
 - Verify if address belongs to blacklisted location (fraud-prone areas)
 - Criminal/Defaulter database check (if applicable)
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1.2 Customer Personas (Real Bank Use-Cases)

Banks categorize applicants:

- 1. Regular individual** – Saving/Salary account
- 2. Business individual** – Current account
- 3. High net-worth individual (HNI)** – Premium account

- 4. Rural/Low-income customer – PMJDY**
 - 5. Corporate employee – Salary account**
 - 6. Students/minors – Zero balance account (with guardian KYC)**
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1.3 Device & Channel Identification

Banks track:

- Customer browser/device
- Login device ID
- App version
- IP location
- Login time patterns

This is used for fraud scoring.

★ SECTION 2: SAVINGS ACCOUNT – ADVANCED DETAILS

2.1 Savings Account Types (As used by banks)

- Regular Savings Account
 - Premium / Platinum Account
 - Senior Citizen Savings Account
 - Minor Savings Account
 - Joint Savings Account
 - Women's Savings Account
 - Digital/Instant Savings Account
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2.2 Real Bank Rules for Savings Accounts

- Minimum balance required
- Auto sweep to FD (in premium accounts)
- Free ATM withdrawal limits
- Free cheque book limit

- SMS/Email alerts configuration
 - e-Statement vs paper statement choice
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2.3 Additional Verification for Savings Account

- PAN and Aadhaar linking check
 - Blacklisted number check (internal fraud list)
 - Occupation classification for FATCA
 - Income category verification
 - City classification – Metro / Urban / Semi-Urban / Rural
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★ SECTION 3: CURRENT ACCOUNT – ADVANCED DETAILS

3.1 Current Account Categories (Used by Banks)

- Simple Current Account
 - Premium Current Account
 - Startup Current Account
 - Trader Current Account
 - Current Account with Overdraft
 - Current Account for Trusts/NGOs
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3.2 Business Verification Steps

Banks verify:

- GST registration authenticity
 - Business PAN through NSDL
 - Business address with government database
 - Business activity category (Green/Amber/Red)
 - Business financial capability (turnover estimate)
 - Negative business lists (e.g., crypto, gambling)
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3.3 Overdraft Eligibility Rules

Used by banks:

- Business age > 1 year
 - Minimum average bank balance
 - ITR / financial document check
 - Credit score check
 - Business turnover pattern
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★ SECTION 4: SALARY ACCOUNT – ADVANCED DETAILS

4.1 Salary Account Variants

- Standard Salary Account
 - Corporate Salary Account
 - Reimbursement Account
 - Employee Benefits Account
 - Premium Corporate Salary Account (HDFC Imperia/ICICI Wealth)
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4.2 Employer Verification Process

Banks confirm:

- Company authenticity
 - Company registered address
 - HR authorized signatory
 - Salary credit history
 - Corporate code mapping
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4.3 Salary Account Benefits

- Zero balance
- Free debit card

- Special ATM withdrawal limits
 - Loan pre-approved offers
 - Health insurance / accidental cover
 - Instant UPI activation
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★ SECTION 5: PM JAN DHAN ACCOUNT – ADVANCED DETAILS

5.1 PMJDY Mandatory Benefits

- Zero balance
 - Rupay debit card
 - ₹2 lakh accident insurance
 - ₹30,000 life cover (conditions apply)
 - Direct Benefit Transfer (DBT)
 - Overdraft up to ₹10,000
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5.2 PMJDY Additional Verification

- Aadhaar mandatory
 - Low-risk KYC classification
 - No PAN required unless income exceeds limits
 - No salary/business proof needed
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★ SECTION 6: DOCUMENT VERIFICATION DETAILS

6.1 OCR (Optical Character Recognition) Checks

OCR extracts:

- Name
- Date of birth
- Address
- ID number

- Document type
- Issue date / expiry date

OCR automatically flags:

- Tampered documents
 - Incorrect layout
 - Mismatch with form data
 - Low-quality images
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6.2 PAN Verification (NSDL API)

Checks:

- ✓ PAN validity
 - ✓ Full name on PAN
 - ✓ PAN category (individual/business)
 - ✓ Status (active/deactivated)
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6.3 Aadhaar Verification (UIDAI XML)

Checks:

- ✓ Authenticity of Aadhaar XML
 - ✓ Gender match
 - ✓ Address match
 - ✓ Aadhaar masking format
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★ SECTION 7: FRAUD DETECTION DETAILS

Banks perform advanced fraud analysis:

- Face mismatch

- Aadhaar used in multiple applications
 - Same mobile with 50 customers
 - GPS mismatch
 - Device root/jailbreak detection
 - Suspicious document patterns
 - Business with fake GST registration
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★ SECTION 8: RISK RATING

Banks rate customers:

Low Risk:

- Salaried individuals
- Senior citizens
- Verified employees

Medium Risk:

- Self-employed
- Small businesses

High Risk:

- Cash-intensive businesses
- Politically exposed persons (PEP)
- Foreign nationals
- Cryptocurrency-related income

Risk decides approval path.

★ SECTION 9: INTERNAL AUDIT & LOGGING

Banks log EVERYTHING:

- User login attempts
- Document views
- Document downloads

- Approval/rejection
- Manager comments
- IP address changes
- Device ID changes

All logs stored for **7–10 years** as per RBI.

★ SECTION 10: ESCALATION MATRIX (REAL BANK STYLE)

Level 1: KYC Officer

Document verification

Level 2: Compliance Officer

Risk & AML review

Level 3: Branch Operations Manager

Final approval

Level 4: Regional Manager (if needed)

Complex/high-risk cases

★ SECTION 11: BACKEND DATABASE STRUCTURE (Add to Technical Document)

Tables Required

1. customers
2. accounts
3. kyc_documents
4. account_applications
5. verification_logs

6. risk_scores
 7. nominees
 8. addresses
 9. business_details (for current account)
 - 10.salary_employer_details
 - 11.pmjdy_details
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★ SECTION 12: COMPLETE STATUS FLOW (VERY PROFESSIONAL)

1. Draft Created
2. Documents Uploaded
3. KYC Verification
4. OCR Mismatch
5. Pending Customer Action
6. Manager Review
7. Compliance Review
8. Video KYC Pending
9. Approved
- 10.Rejected
- 11.Account Number Generated
- 12.Account Activated
- 13.Debit Card Issued

Deposits Dataset (User Instructions)

Purpose: This document contains user-facing instructions, intents, example user queries, step-by-step processes to open different deposit types, pros & cons, and interest rate ranges (5% - 9%).

LOGIN FLOW (Mandatory before opening/creating any deposit)

If not logged in user :

1. You need to log in to continue. Please enter your mobile number / customer ID.
2. Enter your password or request OTP to receive on your registered mobile/email.
3. After successful login, you can create a deposit. If you prefer, you may fill the application details now; final submission will require login.

If already logged in user :

You are logged in. Here are the available deposit types:

- Digital Fixed Deposit (DFD)
- Fixed Deposit (FD)
- Recurring Deposit (RD)

DIGITAL FIXED DEPOSIT (DFD)

Short description:

Digital Fixed Deposit allows you to open an FD instantly through the digital channel without visiting the branch. It is typically faster and may offer special digital-only rates.

Step-by-step instructions (user-facing):

- Log in to your account. (If not logged in, show login prompt; user can fill application now but final submission needs login.)
- From the dashboard, tap 'Deposits' or say 'Open deposit'.
- Select 'Digital Fixed Deposit'.
- Enter deposit amount (Minimum: ₹5,000).
- Choose tenure (from 7 days up to 10 years).
- Select interest payout option (Monthly / Quarterly / At maturity).
- Choose nominee details (optional but recommended).
- Review terms and interest rate (see rate range below), agree to T&Cs.
- Confirm and proceed to pay from linked account or netbanking/UPI/IMPS as offered.

Pros:

- Instant creation — no branch visit required.

- Often higher or special digital-only interest rates.
- E-receipt and online account management.
- Easy premature closure online (subject to bank policy).

Interest rate range : 5.0% to 9.0% per annum (varies by tenure and bank).

FIXED DEPOSIT (FD)

Short description:

Fixed Deposit is a traditional deposit where you place a lump sum for a fixed tenure at a guaranteed interest rate.

Step-by-step instructions (user-facing):

- Log in to your account. (If not logged in, show login prompt; user can fill application now but final submission needs login.)
- Go to 'Deposits' from the main menu.
- Select 'Fixed Deposit'.
- Enter deposit amount (Minimum as per bank policy, e.g., ₹1,000 or ₹5,000).
- Choose tenure (7 days to 10 years).
- Select interest payout: Monthly / Quarterly / Half-yearly / Yearly / At maturity.
- Add nominee details (recommended).
- Review rate of interest and penalties for premature withdrawal.
- Confirm details and authorize the transfer from your savings/current account.

Pros:

- Guaranteed returns and capital protection.
- Flexible interest payout options.
- Can be used as collateral for loans in many banks.
- Senior citizen rates may be higher (if applicable).

Interest rate range: 5.0% to 9.0% per annum (varies by tenure and bank).

RECURRING DEPOSIT (RD)

Short description:

Recurring Deposit allows users to save a fixed amount at regular intervals (usually monthly) for a chosen tenure to earn interest.

Step-by-step instructions (user-facing):

- Log in to your account. (If not logged in, show login prompt; user can fill application now but final submission needs login.)
- Navigate to 'Deposits' from the dashboard.
- Select 'Recurring Deposit'.
- Enter monthly deposit amount (minimum as per bank policy).
- Choose tenure (commonly 6 months to 10 years).
- Set start date and auto-debit mandate (link to savings account / debit card / standing instruction).
- Enter nominee details (optional but recommended).
- Review interest rate and terms (including missed installment penalties).
- Confirm and set up the mandate for auto-debit on chosen date each month.

Pros:

- Encourages disciplined savings.
- Lower entry amount (small monthly installments).
- Guaranteed returns at the chosen rate.
- Can be suitable for short-to-medium goals.

Interest rate range: 5.0% to 9.0% per annum (varies by tenure and bank).

INTEREST RATE GUIDELINES

For the purpose of this dataset, use a standard interest rate range: 5.0% to 9.0% p.a. Apply differential rates by tenure or user category (e.g., senior citizen +0.5%). Example mappings:

- Short tenure (7 - 90 days): 5.0% - 6.0% p.a.
- Mid tenure (3 months - 2 years): 5.5% - 7.0% p.a.
- Long tenure (2 years - 5 years): 6.0% - 8.0% p.a.
- Very long tenure (5 years - 10 years): 6.5% - 9.0% p.a.

DigiBank: Complete Card Services

Phase 1: Access & Authentication

Path: DigiBank Homepage/App → Login

1. **Step 1:** Launch the **DigiBank** mobile application or navigate to the official website.
2. **Step 2:** On the homepage, locate and select the "**Login**" button.
3. **Step 3:** Enter your **User ID/Customer ID** and **Password**.
4. **Step 4:** Complete the two-factor authentication (if prompted), e.g., enter the OTP sent to your registered mobile number/email.
5. **Status:** You are now successfully authenticated and will land on your **Account Dashboard**.

Phase 2: Entering Card Services & Selection

Path: Account Dashboard → Services → Cards → "Apply for New Card"

- **Step 1:** From your Dashboard, navigate to the "**Services**" or "**Products**" menu.
- **Step 2:** Select "**Cards**" from the list of available services.
- **Step 3:** You are now in the **Card Services Division**. Choose the option "**Apply for New Card**".
- **Step 4: Card Product Selection**
 - The system will present you with Four primary card types:
 - **Option: Debit Card** - *Spend directly from your linked savings/current account.*
 - **Option: Credit Card** - *Access a line of credit with flexible repayment options.*
 - **Option: Prepaid Card** - *Load funds and spend securely, without a bank account.*
 - **Option: Forx Card** - *A prepaid, multi-currency travel card that allows you to hold and spend in multiple foreign currencies.*

Phase 3: Card Details, Features & Application Paths

Below are the specific paths and details for each card type after selection.

Path 1: DigiBank Debit Card

- **Type:** Linked directly to your primary savings/current account.

- **Key Features:**
 - Instant POS & Online transactions.
 - Zero liability on fraudulent transactions (subject to terms).
 - Free cash withdrawals at DigiBank ATMs.
 - Contactless (NFC) "Tap-to-Pay" feature.
 - Real-time transaction alerts.
- **Application & Setup Instructions:**
 1. **Step: Personalized Recommendation** - (Optional) Answer a short questionnaire about your spending habits. The system may recommend a specific Debit Card variant (e.g., Platinum, Youth).
 2. **Step: Digital Application** - Your KYC details are pre-filled. Review and confirm your mailing address.
 3. **Step: Security Configuration** -
 - **PIN Generation:** Choose to **set a PIN now** (via OTP verification) or **set it later** upon card receipt.
 - **Alert Activation:** Toggle switches to activate **SMS/App Alerts** for all transactions, international usage, and online transactions.
 4. **Step: Submission** - Digitally sign and submit the application. Instant approval is typical for existing customers.

Path 2: DigiBank Credit Card

- **Types:**
 - **Cashback Cards:** Earn rewards on everyday spending.
 - **Travel Cards:** Earn air miles and enjoy travel insurance.
 - **Fuel Cards:** Save on fuel spends and related expenses.
 - **Shopping Cards:** Get exclusive discounts and EMI options.
- **Key Features:**
 - Interest-free credit period (up to 50 days).
 - Reward points on every spend.
 - Complimentary airport lounge access (on select variants).
 - Easy EMI conversion on large purchases.
- **Application & Setup Instructions:**
 1. **Step: Personalized Recommendation** - **Mandatory.** Complete a detailed questionnaire (income, spending

categories, credit need). The system will recommend the most suitable Credit Card type.

2. **Step: Digital Application & Document Submission -**

- Fill in additional employment and income details.
- Upload necessary documents: **Salary slips, Bank statements, KYC document (if updated).**

3. **Step: Security Configuration -**

- **PIN Generation:** You will set your Credit Card PIN after physical card arrival.
- **Alert Activation:** Configure alerts for spends, due dates, international transactions, and online usage.

4. **Step: Submission & Approval -** Submit for a credit check.

Approval is subject to eligibility and may take a few hours to days. You can track the status in the app.

Path 3: DigiBank Prepaid Card

- **Types:**

- **Gift Card:** Fixed value, one-time use.
- **Travel Card:** Multi-currency loading for international use.
- **Payroll Card:** For corporate salary disbursements.

- **Key Features:**

- Controlled spending (you can only spend what you load).
- No credit check required.
- Ideal for budgeting and online safety.
- (For Travel Card) Lock in exchange rates.

- **Application & Setup Instructions:**

1. **Step: Card Selection -** Choose the specific Prepaid Card variant (e.g., Gift, Travel).

2. **Step: Load Funds -** Specify the initial load amount and fund the card via Net Banking, UPI, or Debit Card.

3. **Step: Security Configuration -**

- Set your 4-digit PIN immediately.
- Activate transaction alerts.

4. **Step: Virtual Card Access** - For online purchases, a **virtual card number** is often provided instantly, even before the physical card is shipped.

Path 4: DigiBank Forx Card

- **Types:**
 - **Forx Travel Card:** Best for holidaymakers.
 - **Forx Business Card:** For business travelers and freelancers.
 - **Forx Student Card:** For students studying abroad.
- **Key Features:**
 - Hold and manage up to 12 major currencies (USD, EUR, GBP, JPY, etc.).
 - Lock in favorable exchange rates before you travel.
 - Spend overseas with no foreign transaction fees when using the local currency wallet.
 - Manage all currencies and view transactions via the DigiBank App.

- **Application & Setup Instructions:**

Step: Application - Login to DigiBank → Cards Section, Select "Forx Card" → Choose type (Travel/Business/Student), Fill application (auto-filled details), Submit required documents, Get instant approval

Step: Initial setup - Activate: Click "Activate" in app when received, **Load Funds:** Transfer SGD to Forx wallet, **Convert**

Currency: Exchange to foreign currencies at preferred rates, **Set PIN:** Create 4-digit PIN in Security section

Step: Security Configuration - Enable transaction alerts, Set spending limits, Activate overseas usage, Configure currency alerts

Step: Ready to Use - Use for online/in-store purchases, ATM withdrawals abroad, Monitor spending in real-time, top up funds anytime

- **Phase 4: Post-Application Management & Tracking**

Path: Card Services Dashboard → "My Cards"

1. **Step: Delivery Tracking** - Under "My Cards," select your new card to view its status and a live tracking link for the physical card courier.

2. **Step: Card Activation** - Once received, activate the card via:

- **DigiBank App/Net Banking:** Card Services → Activate Card

- **ATM:** Perform a balance enquiry or mini-statement at any DigiBank ATM.

- **IVR/Call:** Call the toll-free number and authenticate.

3. **Step: Card Management Services** (Under "Manage Card") -

- **Temporary Block:** Instantly block your card if misplaced. You can unblock it if found.

- **Permanent Replacement:** Request a new card if lost/stolen/damaged. A fee may apply.

- **View/Change PIN**

- **Manage Spends:** Set POS/Online/International transaction limits.

- **Report Fraud:** Immediate reporting for suspicious transactions.

• **Phase 5: Secure Session Logoff**

Path: Dashboard → Profile Menu → "Logout"

1. **Step 1:** Navigate to the top-right corner of the screen and click on your **Profile Name or Icon**.

2. **Step 2:** From the dropdown menu, select the "**Logout**" option.

3. **Step 3:** The system will confirm that you have been **successfully logged out**.

4. **Final Security Instruction:** For added security, especially on a shared or public computer, **close the browser tab or the entire application** after confirming the logout.

Portfolio Guide Digi Bank: Investment

1. The Navigation Path (Accessing the Investment Portal)

Follow these 5 secure steps to reach the investment selection page within your Digi Bank account.

Step	Action	Description
1	Login	Securely enter your User ID and Password on the bank's main portal.
2	Dashboard	Land on your personal banking overview screen.
3	Menu Access	Locate and click on the main navigational menu.
4	Navigate	Select the "Investments" tab from the drop-down menu.
5	Selection Page	Review the list of available investment products.

2. Investment Products Overview & Guidance

The following three low-risk products are presented on your Investment Overview page. Choose the option that aligns with your long-term savings and tax planning goals.

A. Public Provident Fund (PPF)

Element	Detail
Nature	Long-Term, Tax-Exempt Savings
Purpose	Retirement and long-term capital preservation.
Key Benefit	Triple Tax Benefit (Investment, Interest, and Maturity are Tax-Free).
Guidance	Recommended for individuals seeking a secure, government-backed fund with guaranteed returns and significant tax savings under Section 80C.
Next Action	Click "Invest Now" to open or contribute to your 15-year tenure account.

B. Floating Rate Saving Bonds

Element	Detail
Nature	Government Debt Instrument
Purpose	Stable income generation through semi-annual interest payouts.
Key Benefit	Interest rate adjusts (floats) with market movements, potentially offering higher returns than fixed deposits during rising interest rate cycles.
Guidance	Ideal for conservative investors who require predictable, periodic income and wish to avoid market volatility (equity risk).
Next Action	Click "Invest Now" to review the current floating rate and initiate the bond purchase.

C. National Pension System (NPS)

Element	Detail
Nature	Defined Contribution Retirement Scheme
Purpose	Building a substantial retirement corpus with a blend of equity and debt exposure.
Key Benefit	Offers flexibility in asset allocation (Equity, Corporate Debt, Government Securities) and additional tax deduction under Section 80CCD(1B).
Guidance	Suitable for younger investors with a long-time horizon who want a balanced, professionally managed portfolio for retirement planning.
Next Action	Click "Invest Now" to set up your allocation strategy and select a fund manager.

3. Post-Selection (Next Steps)

After clicking "Invest Now," the system will prompt you for the following final steps:

1. **Input Amount:** Specify the principal amount (investment value).
2. **OTP Verification:** Verify the transaction using a Secure OTP.
3. **Confirmation:** Receive your transaction confirmation receipt

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