

# ProCash Credit Card

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## 1. Credit Card

This guide provides you with an explanation on how to access your Credit Card Summary page, Credit Card Statement, Credit Card Payment and Credit Card Control. For more information on other ProCash modules, please refer to their respective guides.

### 1.1. Credit Card Summary

To view your credit card details, access the Credit Card Summary screen through any of the following ways:

i) **Search bar:** Type “Summary” or “Credit Card Summary” on the quick search bar at the top right corner of the screen, select the “Account Services – Credit Card Summary – View” (Image 1).

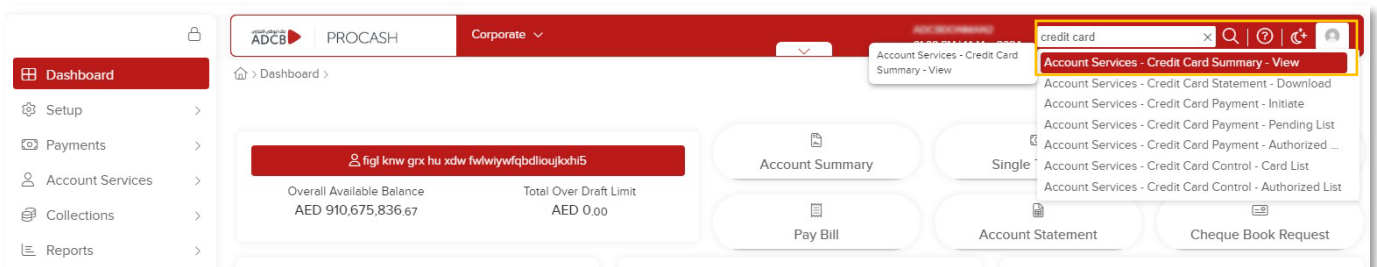


Image 1 – Credit Card Summary | Search Bar

ii) **Account Services tab:** Select the “Account Services” tab and then choose the “View” option under the Credit Card Summary menu (Image 2).

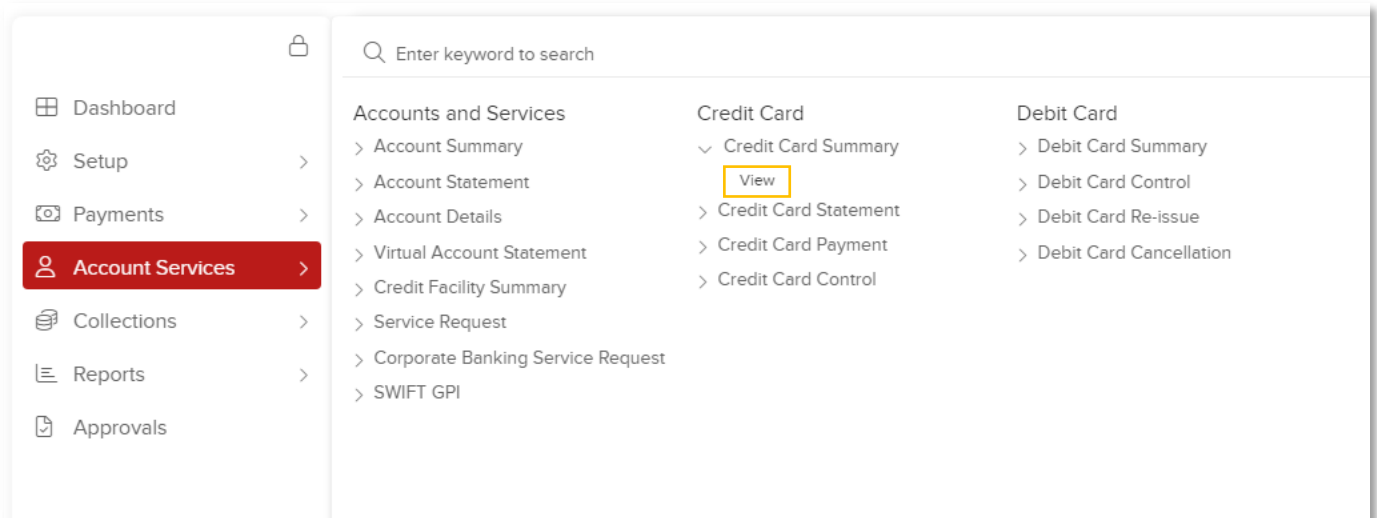


Image 2 – Credit Card Summary | View Option

Using any of the above two options will take you to the Credit Card Summary screen, from where you can view your credit card status on all accounts (Image 3).

The screenshot displays the 'Credit Card Summary' page. At the top, there are summary statistics: Total Cards Limit (AED 0.00), Total Limit Utilization (AED-4.10), Total Outstanding (AED-4.10), and Total Available Limit (AED 4.10). Below this is a table titled 'Top 5 Nearest Due' with one entry for card number 5535\*\*\*\*8234, due date 10-Jun-2024, and total amount due AED 4.10, with a 'PAY NOW' button. A table below lists credit cards with columns for Card Number, Card Type, Expiry Date, Cardholder Name, Total Card Limit, Total Utilized Limit, and Card Status. One card is listed with number 5535\*\*\*\*8234, type Primary, expiry date 30-Apr-2027, cardholder name CORPORATE TEST, total card limit AED 0.00, total utilized limit AED-4.10, and status ACTIVE. The page also includes a search bar and pagination controls.

**Image 3 – Credit Card Summary | Summary page**

Once you are in the Credit Card Summary page, you will see a dashboard with information about your available cards. Also, you will be able to see a list of your cards' information like Card Number, Card Type, Expiry Date, Cardholder Name, Total Card Limit, etc.

## 1.2. Credit Card Statement

To download your Credit Card statement, select the "Account Service" tab, which is available on the left panel. Follow the steps given below (Image 4).

- i) Select "Account Service" tab on the left panel
- ii) Select "Credit Card Statement" option under Credit Card module
- iii) Select "Download" option

The screenshot shows the 'Account Services' menu. The 'Account Services' tab is selected. Under the 'Credit Card' module, the 'Credit Card Statement' option is expanded, and the 'Download' option is highlighted with a yellow box. The menu structure is as follows:

- Dashboard
- Setup
- Payments
- Account Services**
  - Accounts and Services
    - Account Summary
    - Account Statement
    - Account Details
    - Virtual Account Statement
    - Credit Facility Summary
    - Service Request
    - Corporate Banking Service Request
    - SWIFT GPI
  - Credit Card
    - Credit Card Summary
    - Credit Card Statement**
      - Download**
      - Credit Card Payment
      - Credit Card Control
  - Debit Card
    - Debit Card Summary
    - Debit Card Control
    - Debit Card Re-issue
    - Debit Card Cancellation
- Collections
- Reports
- Approvals

**Image 4 – Credit Card Statement | Download option**

Once you've landed on the page that will allow you to generate and download the credit card statement (Image 5), select the credit card.

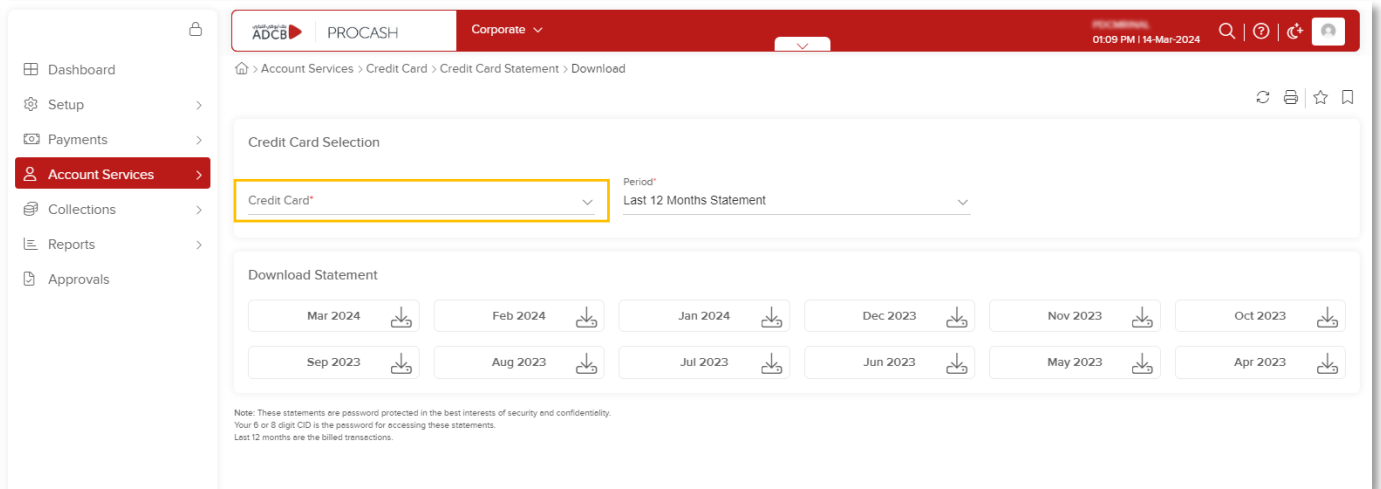


Image 5 – Credit Card Statement | Credit Card Statement page

Select the period applicable, either last 12 months statement, date range or current month statement. Once added, click on "Generate" and you will receive a statement for the period selected.

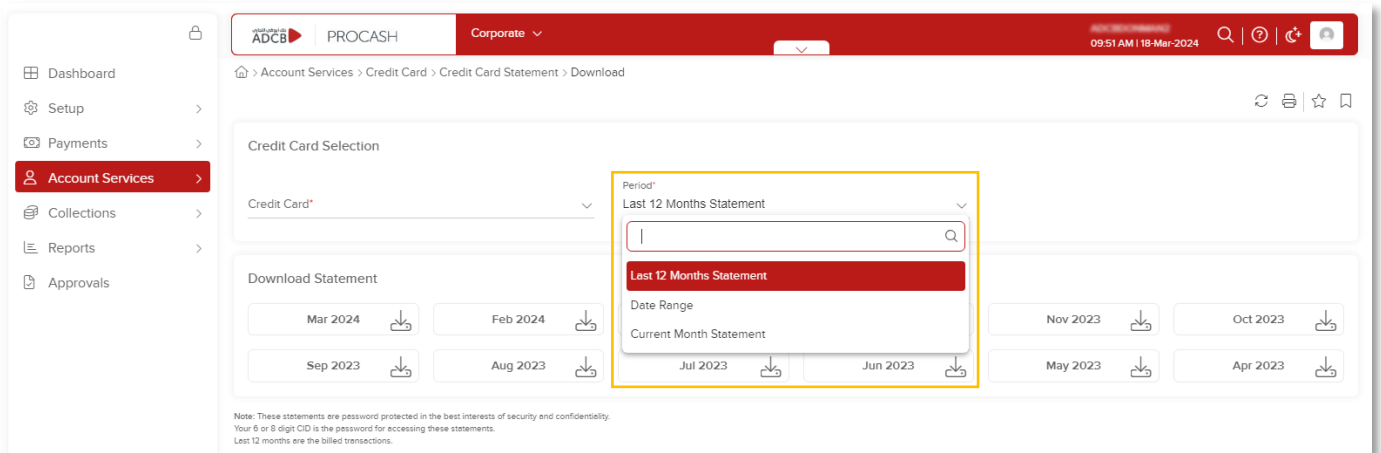


Image 6 – Credit Card Statement | Credit Card Statement Page – Select Period

### 1.3. Credit Card Payment

To access your Credit Card Payment, select the "Account Service" tab, which is available on the left panel. Follow the steps given below (Image 7).

- i) Select "Account Service" tab on the left panel
- ii) Select "Credit Card Payment" option under Credit Card module
- iii) Select "Initiate" option

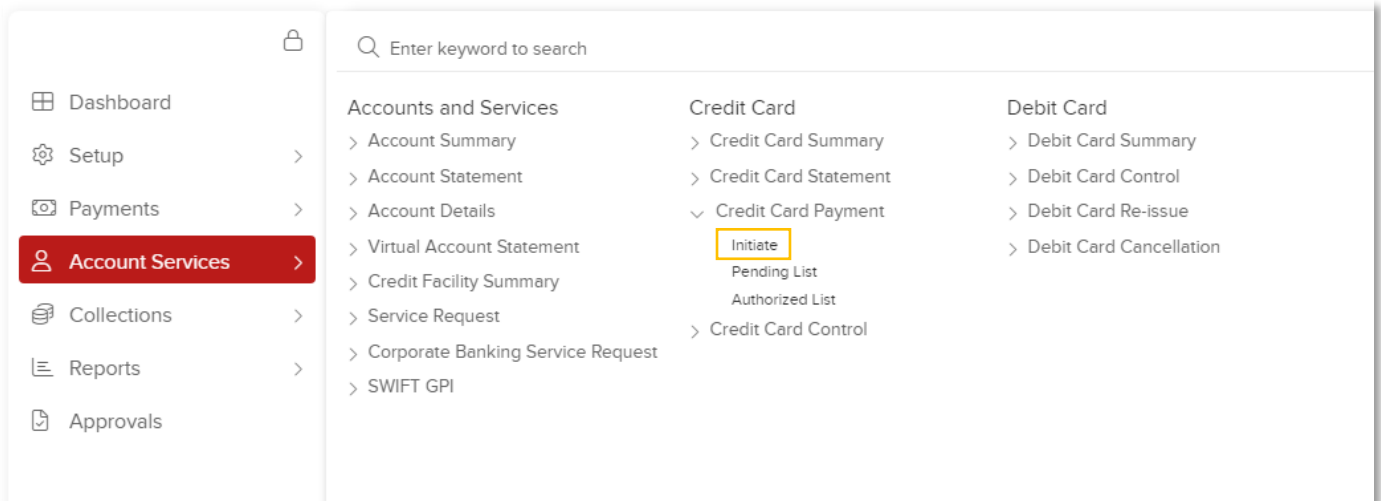


Image 7 – Credit Card Payment | Initiate option

Once you’ve landed on the Initiate page, you will be able to make a Credit Card Payment (Image 8); you will also need to complete the details. Select "Credit Card", then click on "Review".

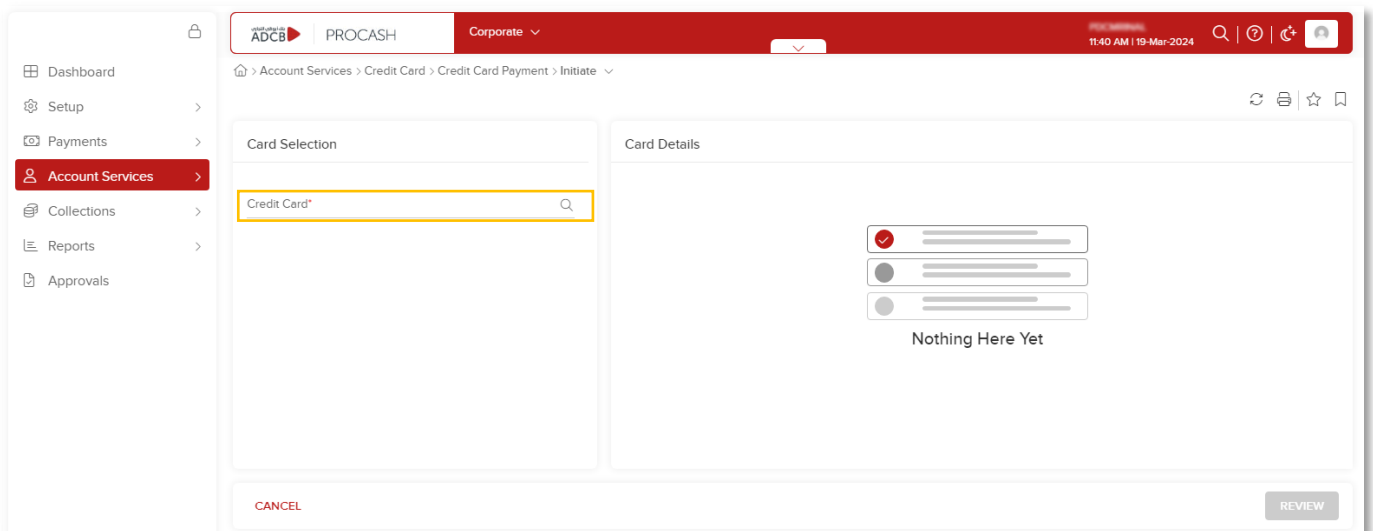


Image 8 – Credit Card Payment | Initiate page

After choosing a credit card, you will get the card details. Next, enter the amount you wish to pay. You can choose from the following options: the minimum amount due, which is the smallest payment required by a specific date; the total amount due, which is the full balance that must be paid by that date; or outstanding amount, which is the remaining balance owed (Image 9). You get to review your payment before submitting.

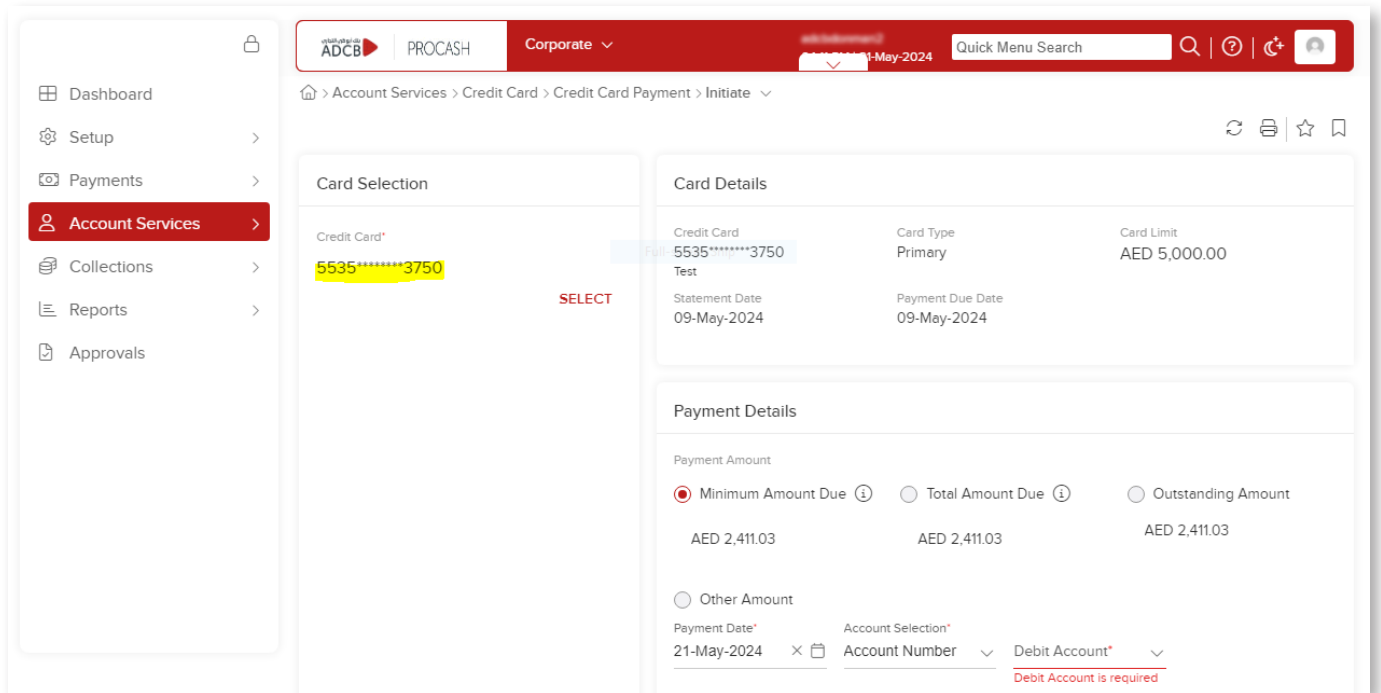


Image 9 – Credit Card Payment | Initiate page

### 1.3.1. Authorized List

To access your Authorized List, select the “Account Service” tab, follow the steps given below (Image 10).

- i) Select “Account Service” tab on the left panel
- ii) Select “Credit Card Payment” option under Credit Card module
- iii) Select “Authorized List” option

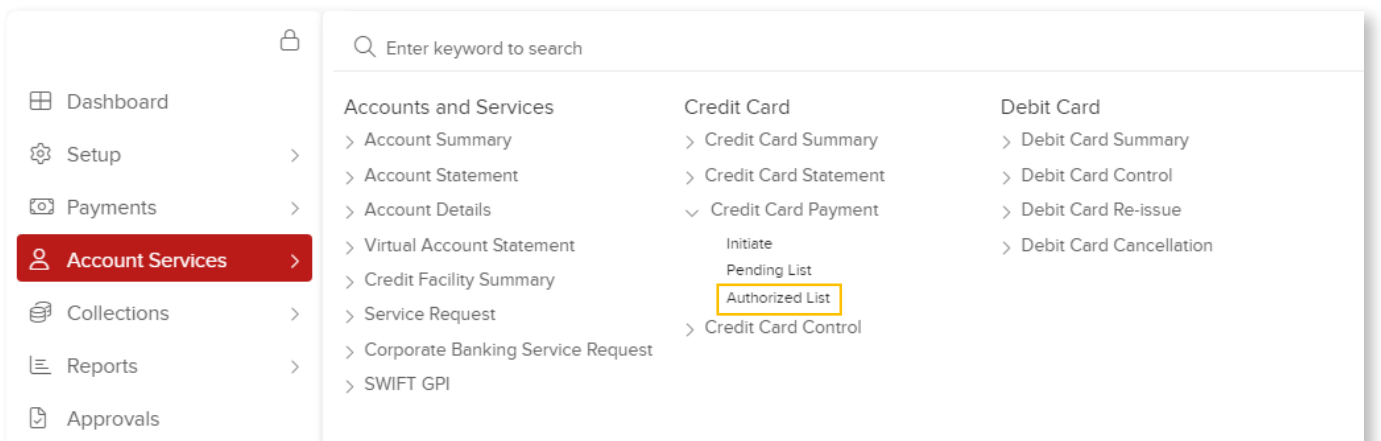


Image 10 – Credit Card Payment | Authorized List option

After landing on the Authorized List page (Image 11), you will be able to view a list of all authorised requests in a table format. Under the Actions column, you will be able to view each request detail and other actions, if applicable.

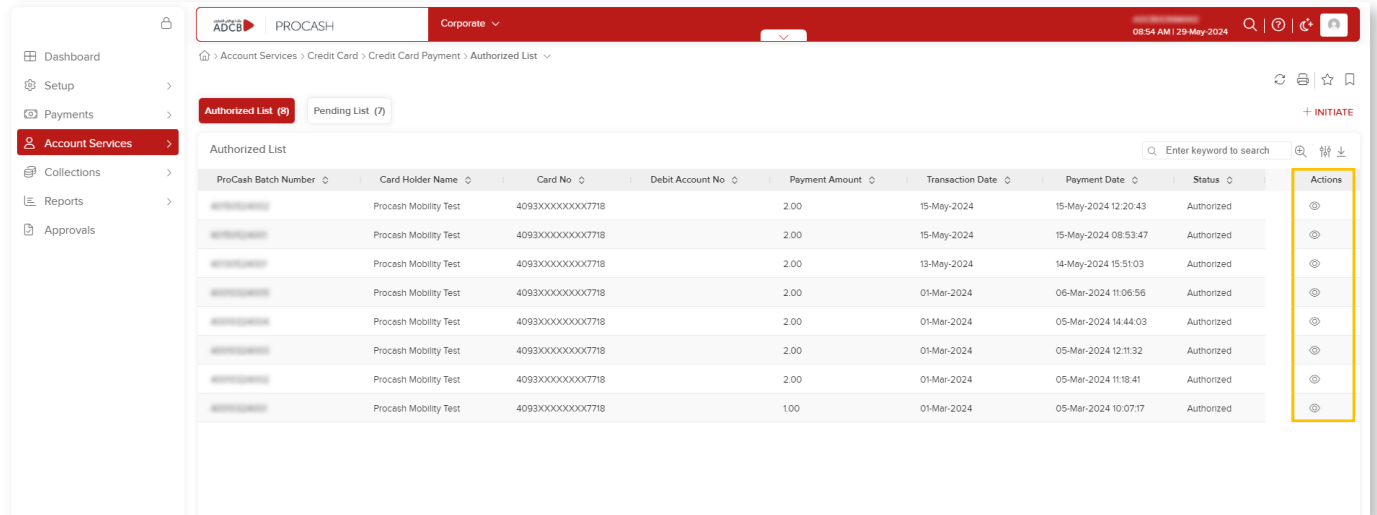


Image 11 – Credit Card Payment | Authorized List page

### 1.3.2. Pending List

To see the pending Credit Card Request, follow the steps given below (Image 12).

- i) Select "Account Service" tab on the left panel
- ii) Select "Credit Card Payment" option under Credit Card module
- iii) Select "Pending List" option

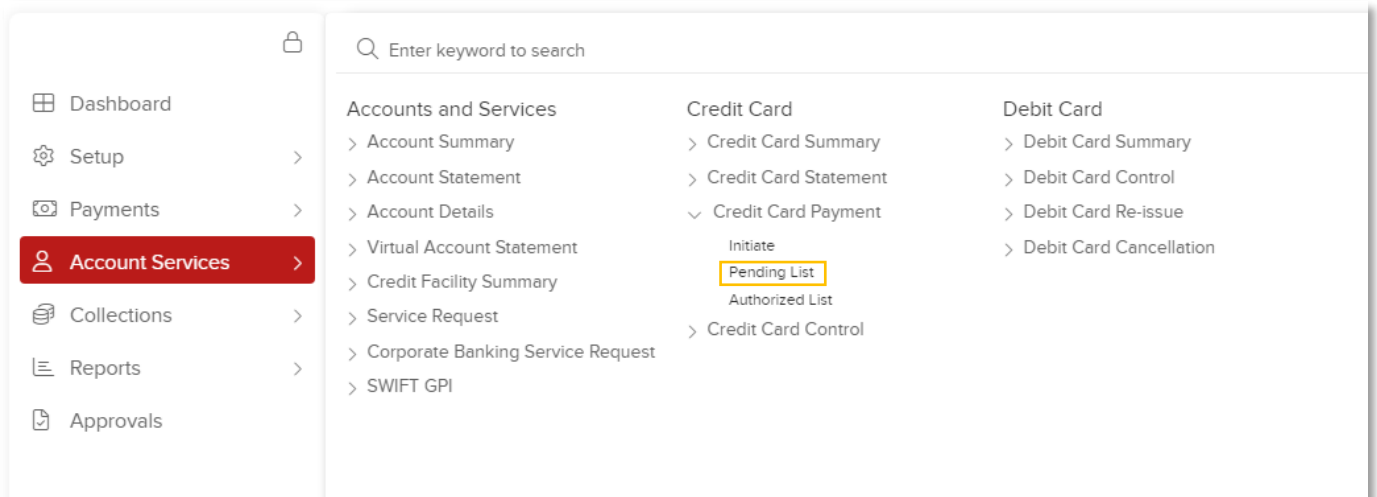


Image 12 – Credit Card Payment | Pending List option

After landing on the Pending List page (Image 13), you can see a list in a table format with all requests that are pending to be authorised. You can also perform some actions available in the last column of this table like view the payment details, authorise, reject and view authorisers.

- You can also view each transaction's details by selecting the eye icon; once this option is selected, a page with the respective transaction details is displayed
- Approve a transaction by selecting the check icon: When choosing this option, the OTP must be provided; once done, select the "Submit" option
- Reject a transaction by selecting the cross icon: When rejecting a transaction, a reason for the rejection is required
- View the respective authorisers by selecting the users icon: When selecting the Authorizers List icon, a list with the authoriser's details is displayed

ProCash Batch Number	Card Holder Name	Card No	Debit Account No	Payment Amount	Transaction Date	Payment Date	Status	Actions
XXXXXXXXXX	Procash Test	5592XXXXXXXX8626		22.00	20-Feb-2024	20-Feb-2024	Unau	👁️ ✓ ✕ 👤
XXXXXXXXXX	LMVATEST	4272XXXXXXXX5074		100.00	15-Jan-2024	15-Jan-2024 14:08:34	Unau	👁️ ✓ ✕ 👤
XXXXXXXXXX	Procash Test	5592XXXXXXXX8626		2.00	08-Jan-2024	11-Jan-2024 11:15:29	Unau	👁️ ✓ ✕ 👤
XXXXXXXXXX	Procash Test	5592XXXXXXXX8626		536.20	08-Jan-2024	11-Jan-2024 11:14:36	Unau	👁️ ✓ ✕ 👤
XXXXXXXXXX	LM VA Test	5552XXXXXXXX0022		25.00	04-Jan-2024	05-Jan-2024 19:25:11	Unau	👁️ ✓ ✕ 👤
XXXXXXXXXX	xgdklmxbgii	5535XXXXXXXX8234		1.00	21-Dec-2023	21-Dec-2023	Unau	👁️ ✓ ✕ 👤
XXXXXXXXXX	xgdklmxbgii	5535XXXXXXXX8234		1.00	24-Sep-2023	24-Sep-2023	Unau	👁️ ✓ ✕ 👤

Image 13 – Credit Card Payment | Pending List page

## 1.4. Credit Card Control

To access your Credit Card Control, you must first select the "Account Service" tab, which is on the left panel. Follow the steps given below (Image 14).

- Select "Account Service" tab on the left panel
- Select "Credit Card Control" option under Credit Card module
- Select "Card List" option

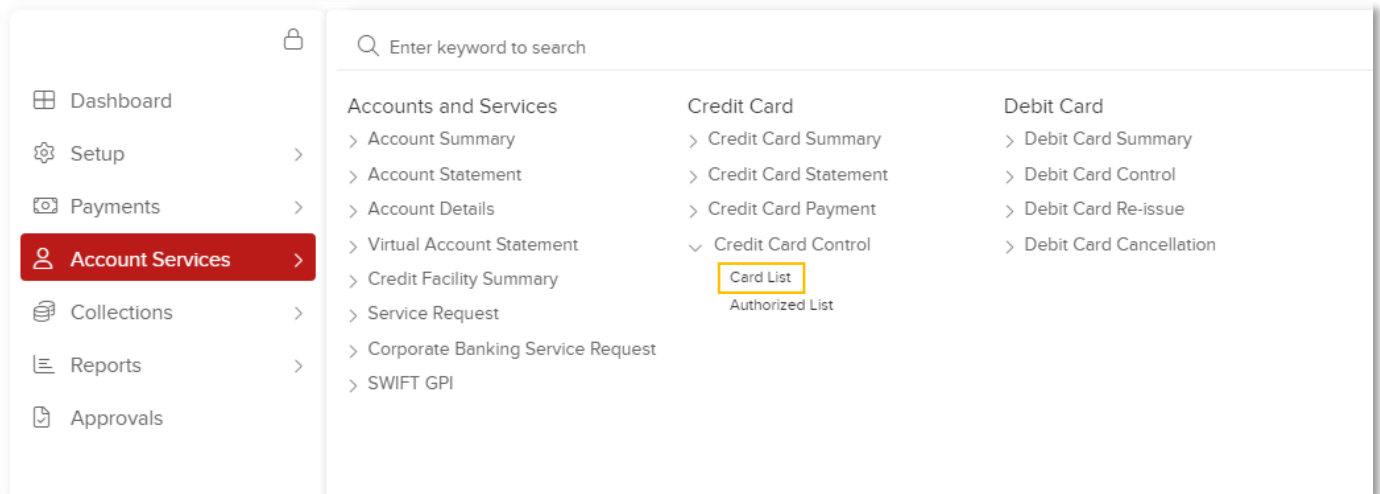


Image 14 – Credit Card Control | Card List option

Once you land on the card list screen that allows you to view your credit cards, you will see a dashboard with information about your credit cards like Credit Card Number, Card Type, Card Holder Name and Status (Image 15).

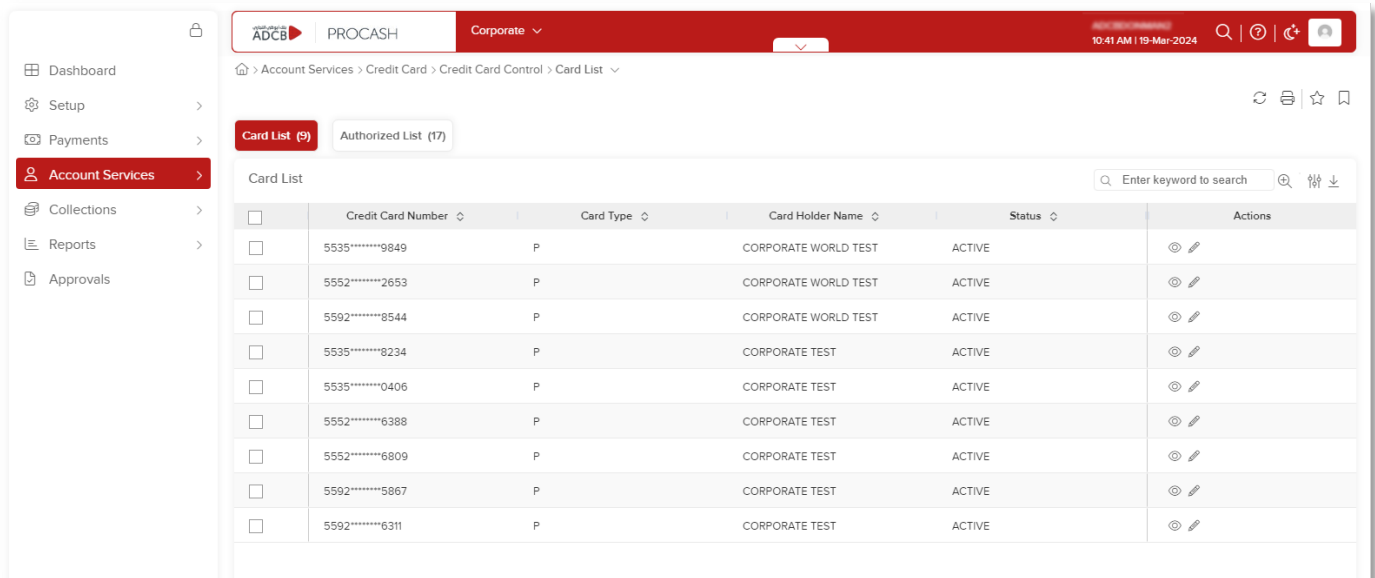


Image 15 – Credit Card Control | Card List page

In the Card List page, you will be able to perform multiple actions by selecting one of the icons available under the "Actions" column on the right (Image 16).

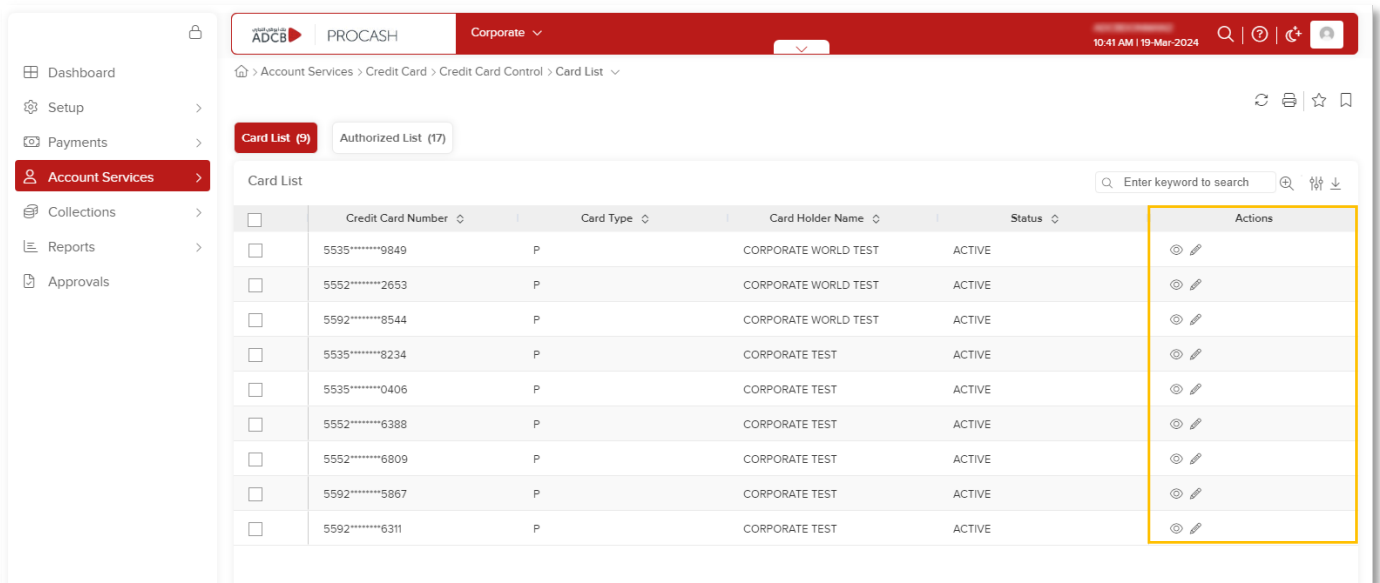


Image 16 – Credit Card Control | Card List Page – Action column

You can also view each credit card's details by selecting the eye icon; once this option is selected, a page with the respective credit card details is displayed.

Edit a credit card by selecting the edit icon. Once this option is selected, you will land on the respective credit card initiation page wherein you can change any detail (Images 17, 18, 19, 20 and 21).

This page shows the card details that include the card number, card type, card holder name and card status (Image 17).

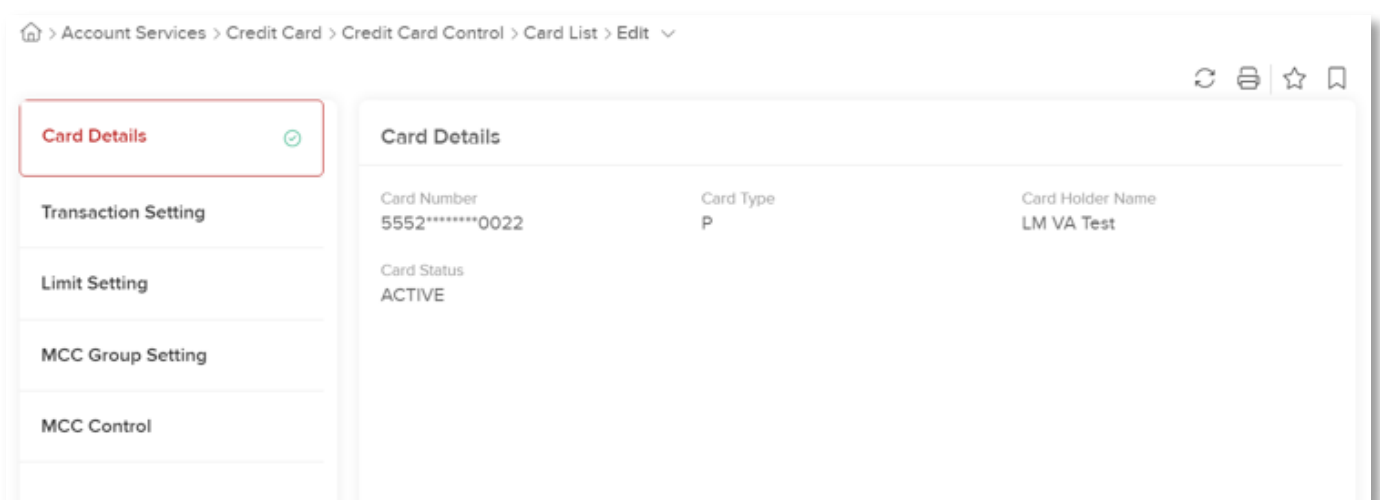


Image 17 – Credit Card Control | Card List Page – Card Details

On this page, you get to control the card where the cardholder can set the features of the transaction (Image 18).

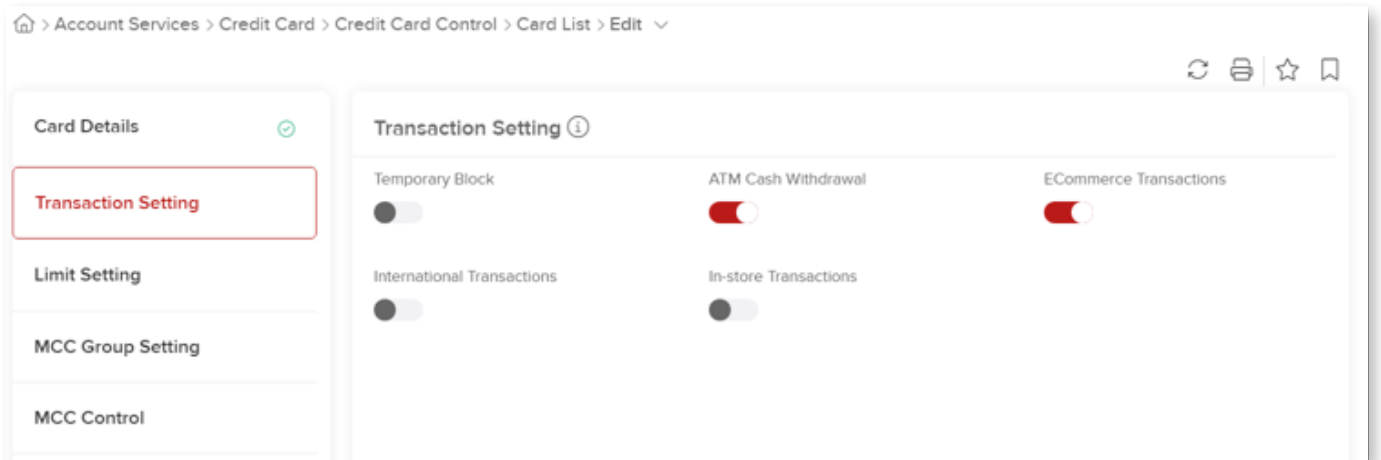


Image 18 – Credit Card Control | Card List Page – Transaction Settings

On this page, you get to add a requirement on the cardholder to control the spends and stay within a budget (Image 19).

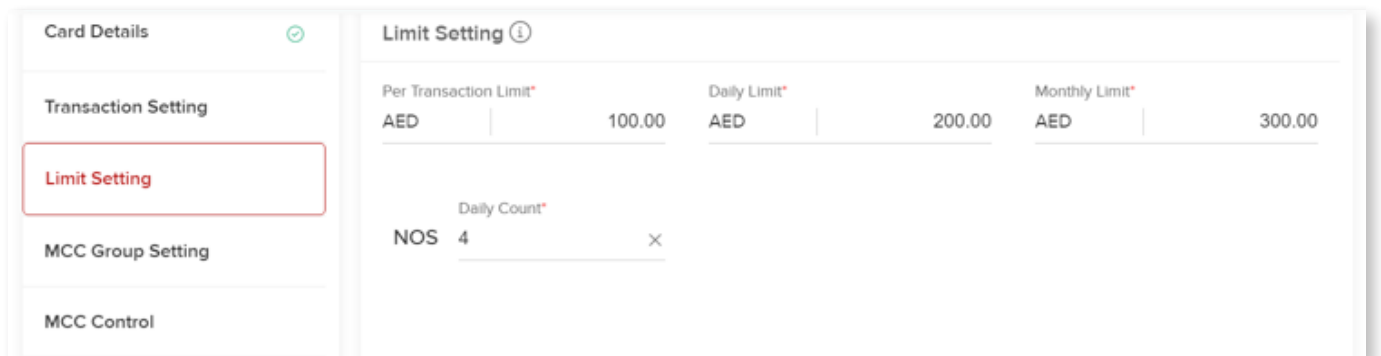


Image 19 – Credit Card Control | Card List Page – Limited Settings

On this page, you get to control the preferences of using the card at selected merchant/transaction type (Image 20).

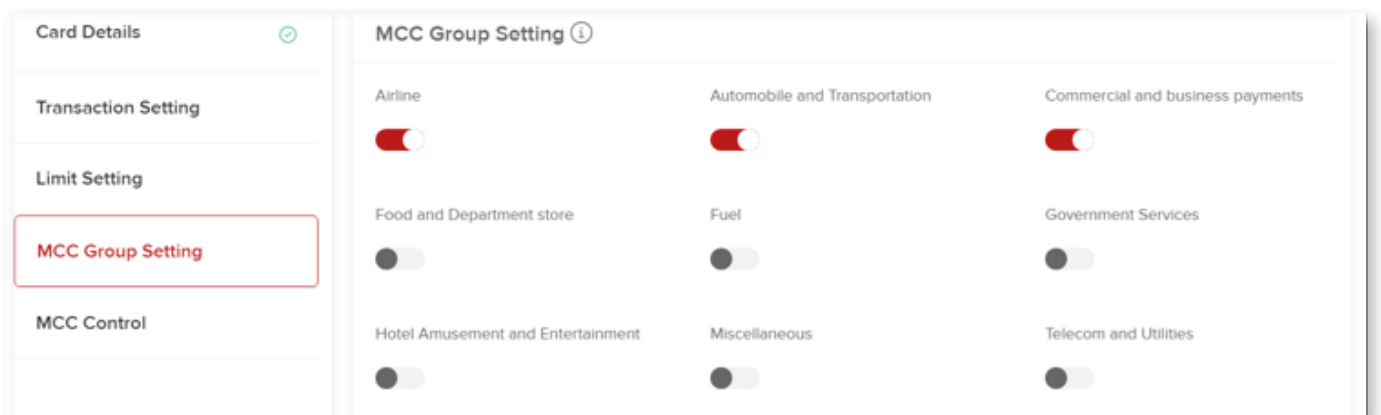


Image 20 – Credit Card Control | Card List Page – MCC Group Settings

Finally, this page allows you to enable/disable usage at specific merchant categories (Image 21).

Image 21– Credit Card Control | Card List Page – MCC Control

Once you are done editing your credit card, you can review the details, go to the previous page to re-edit or update (Image 22).

Image 22 – Credit Card Control | Review page

When you click on "Update", you will get a request confirmation pop-up (Image 23).

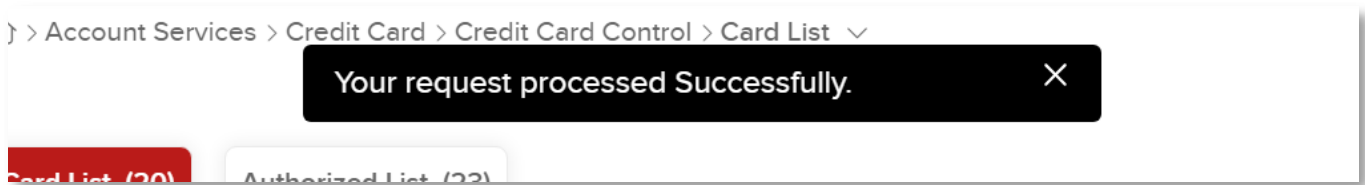


Image 23 – Credit Card Control | Success Message

### 1.4.1. Authorized List

To see the authorised Credit Card Request, follow the steps given below (Image 24).

- i) Select "Account Service" tab on the left panel
- ii) Select "Credit Card Payment" option under Credit Card module
- iii) Select "Authorized List" option

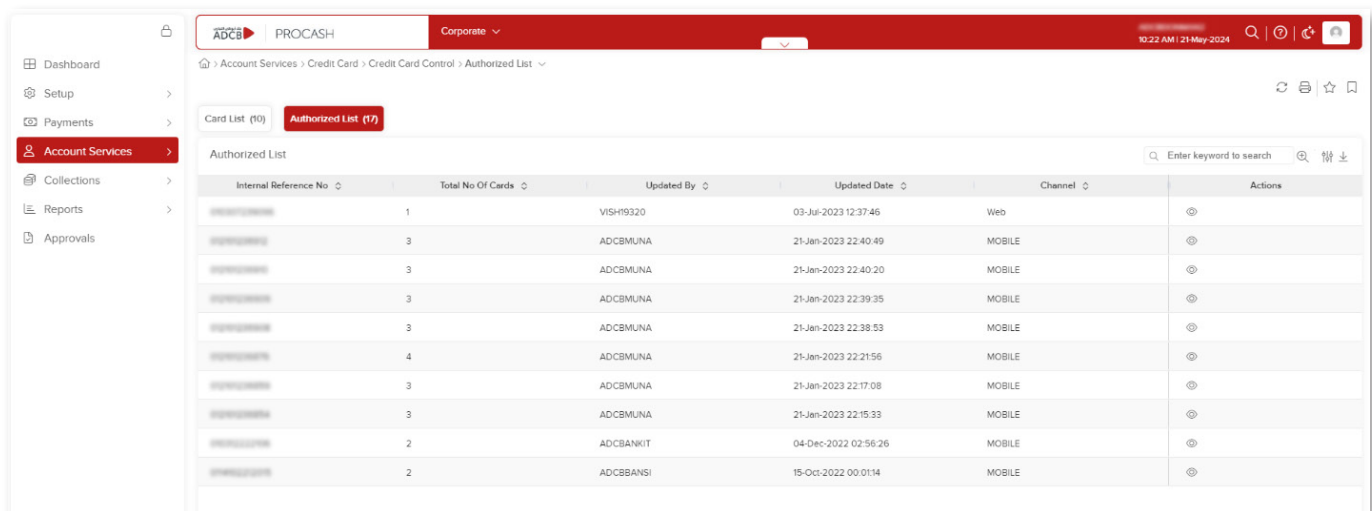


Image 24 – Credit Card Control | Authorized List page