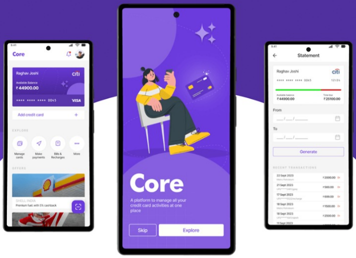
UI/UX case study

September 2023

Core

A credit card management platform

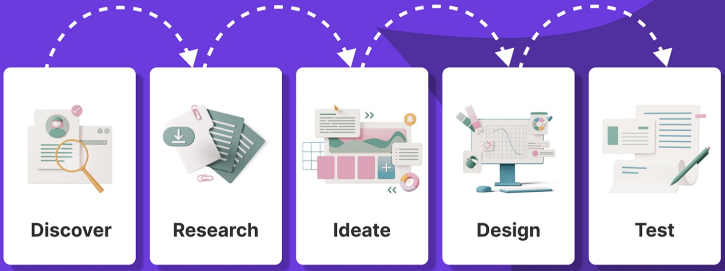

9:41
Core
Raghav Joshi
citi
Available Balance
₹ 44900.00
**** **** **** 0045
VISA
Add credit card +
EXPLORE
Manage cards
Make payments
Bills & Recharges
More
OFFERS
SHELL INDIA
Premium fuel with 5% cashback
Core
A platform to manage all your credit card activities at one place
Skip
Explore
9:41
Statement
Raghav Joshi
citi
**** **** **** 0045
12/24
Available balance
₹44900.00
Total due
₹25100.00
From
__/__/____
To
__/__/____
Generate
RECENT TRANSACTIONS
22 Sept 2023
₹2000.00
21 Sept 2023
₹560.00
17 Sept 2023
₹699.00
18 Sept 2023
₹1500.00
18 Sept 2023
₹2500.00
11 Sept 2023

jitter.video

About

This UX case study focuses on the design and improvement of a mobile application for managing credit card accounts. The primary goal of this project was to enhance the user experience by creating an intuitive and efficient app that empowers users to manage their credit cards seamlessly, make payments, track expenses, and access relevant financial information. By leveraging user-centered design principles and incorporating user feedback, we aimed to deliver a highly engaging and user-friendly credit card app.

Design Process



Discover

Research

Ideate

Design

Test

Discover

Does your app allow you to **transfer** credit card balance **through** UPI?

Problem Statement

The existing credit card management apps which are present in market lacks an intuitive and user-friendly interface.

Users are facing problems to access card history, To transfer credit card balance through UPI and QR. Users are struggling to track expenses and manage the cards efficiently.

This negatively impacts user satisfaction, engagement, and ultimately, the success of the app. Therefore, there is a need to improve the user experience of the credit card app by redesigning its interface and enhancing its usability and features to provide a seamless and satisfying experience for users.

Solution

To address these issues and enhance the user experience, we have designed credit card app developed with a focus on the key solution components which are given below.

- ***Expense Tracking and Analytics***: Incorporate features that allow users to set budgets, categorize their expenses, and receive alerts when they are approaching or exceeding their predefined spending limits. Provide visual representations, such as charts or graphs, to present users with a clear overview of their spending habits and patterns.

- ***UPI Payment*** : Enable users to transact credit card balance to any account by using QR code , UPI ID and contact number

- ***Payment Management***: Simplify the payment process by allowing users to make payments directly from the app, set up automatic payments, and receive notifications for upcoming due dates. Offer multiple payment methods and ensure a secure payment gateway to instill confidence in users

- ***Transaction Monitoring***: Enable users to view their transactions in a concise and categorized manner, providing details such as date, merchant, and amount

Research

Getting difficulties in tracking **your** credit card expenses?

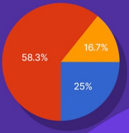
Qualitative analysis

1. Do you use credit card?
2. Why do you use credit card?
3. How do you use credit card?

4	How do you pay dues (bills) of credit card? E.g physically (by cash) or online?
5	Which app you mostly prefer for Payments?
6	What are the useful features of the app , in your opinion?
7	Did your app allow you to transfer credit card balance through UPI?
8	Did your app can allow you to track expenses and access card history easily?
9	How often do you rely on credit card app?
10	What difficulties or challenges do you face while operating the app?
11	Can you tell me your experience about the credit card app you Are using?
12	What improvements you like to suggest for a credit card app?

Quantitative analysis

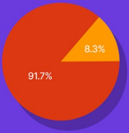
1



What is your age?

- 🔵 18 to 25
- 🔴 26 to 40
- 🟠 41 to 60
- 🟢 above 60

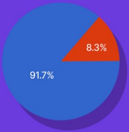
2



What is your occupation?

- 🔵 Student
- 🔴 Salaried
- 🟠 Self employed

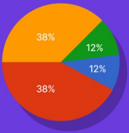
3



Have you ever used credit card payment related app?

- 🔵 Yes
- 🔴 No

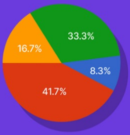
4



If yes' then which credit card app you are using?

- 🔵 Cred
- 🔴 I mobile pay
- 🟠 G pay
- 🟢 Phone Pay

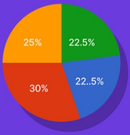
5



How often you use credit card?

- 🔵 Daily
- 🔴 Weekly
- 🟠 Monthly
- 🟢 Randomly

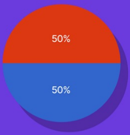
6



What did you find most useful about credit card app?

- 🔵 Bill payments
- 🔴 Quick access
- 🟠 Transaction history access
- 🟢 Offers and rewards

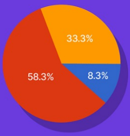
7



Does your app allow you to transfer credit card balance through UPI?

- 🔵 Yes
- 🔴 No

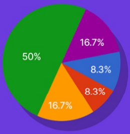
8



If yes’ then did it cost you any charges?

- 🔵 Yes
- 🔴 No
- 🟠 Don’t know

9



Rate your previous app.

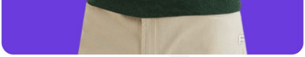
- 🔵 Very poor
- 🔴 Poor
- 🟠 Average
- 🟢 Good
- 🟣 Exellent

10

What features or improvements would you like to see in the app to enhance its usability?

- Money Transfer
- credit card payment by qr code
- Smooth and easy interface for the better understanding of the customers.
- Some time app not able to open
- Quick access
- Money transfer,
- It's good
- transfer credit card balance to any account direct through UPI OR OTHER

User persona



Shivraj Sawant

"Looking for an easier option
to mange and transact credit cards"

Goals

- Looking for an option that can avail credit card transfer throuh UPI.
- Platform which can access credit card history.
- Smooth and Clean UI.

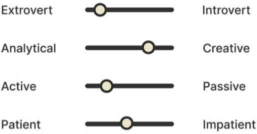
About

Age : 26
Gender : Male
Occupation : Developer
Location : Pune, Maharastra

Bio

- Interactive
- Passionate
- Working Professional
- Works long hours

Personality



Extrovert — Introvert
Analytical — Creative
Active — Passive
Patient — Impatient

Brands

Levi's
ebay
NETFLIX
adidas

Frustrations

- Facing difficulties to manage so many cards at a time.
- Credit score decreasing due to delay in payments.
- Not able to transfer credit card balance througH UPI.
- Not able to access credit card history
- frustrated by using lacky financial apps.

Motivation

- Easy to access.
- Trustworthy Platform to transact.
- Can access credit card history.
- To manage all the credit cards at one platform.
- To get the benefit of Offers & Rewards.

Empathy map

Says

- I want to easily manage and track my credit card expenses.
- I struggle to make payments on time due to the complicated payment process.
- I need a clear overview of my credit card balances and available credit.
- I'm concerned about the security of my credit card information.
- I wish I could receive real-time alerts for suspicious transactions.
- I want personalized recommendations for credit card offers and benefits.
- I Wish I could transfer my credit card balance to any account.
- I want to access my credit card history.
- I want clean and smooth user experience

Thinks

- I need to stay on top of my credit card payments and avoid late fees and interest charges.
- I want to track my expenses to ensure I'm staying within my budget.
- I wonder if my credit card information is secure when using this app.
- I need to know my current credit card balance before making a purchase.
- I wish I could find better credit card options that align with my spending habits.
- I need to quickly dispute any unauthorized transactions.
- I wish I could use my credit card balance if any emergency occur.

Does

- Searches for a credit card app that offers a simple and intuitive user interface.
- Checks credit card balances and transaction history regularly.
- Tries to make payments on time but struggles with the current app's payment process.
- Checks email or visits the bank's website for important credit card updates.
- Disputes transactions by contacting customer support or through the app.
- Seeks financial advice and recommendations from friends or online communities.
- Tried to transfer credit card balance through UPI but its not allowing.

Feels

- Frustrated by the complex navigation and confusing interface of the current app.
- Anxious about missing payment deadlines and the potential impact on credit score.
- Overwhelmed by the number of credit card transactions and the difficulty in categorizing them.
- Insecure about the safety of personal and financial information stored within the app.
- Worried about fraudulent activities and unauthorized transactions.
- Interested in finding ways to maximize credit card rewards and benefits.
- Happy about coupons and rewards offering.

Gain

- Rewards, coupons and offers
- smooth UI
- UPI transfer access
- expense tracker
- Simplified card history

&

Pain

- Missing Payment Deadlines.
- Struggle to manage all cards
- Poor customer support
- insecure about safety
- No UPI transfers allowed

Competitive analysis

PRODUCTS FEATURES	CRED	G Pay	PhonePe	Paytm
UPI Payments	☑	☑	☑	☑
Bill Payments and Recharge	☑	☑	☑	☑
Qr code scanning	☑	☑	☑	☑
Simplified Transaction History	☑	☒	☒	☒
Credit Card balance Transfer	☒	☒	☒	☒
Instant Customer Support	☒	☒	☒	☑
Expense Tracker	☑	☒	☒	☒
Alerts and Due Reminders	☑	☒	☒	☑
Offers, Coupons and Rewards	☑	☑	☑	☑
Smooth and clean UI	☑	☑	☒	☒

Customer Journey map

STAGES	Trigger	Touchpoint	Customer goals	Experience
Awareness	User looking for a credit card related solution	• Online search • Social media ads • Word-of-mouth recommendations	To find an platform for credit card UPI payment	Interested , curious
Consideration	User compared other options already present in market and considers our app.	• App Store/Play Store search • Reviews and ratingsrr • Recommendations from friends/family	comparison with other apps	Requires efforts but intrested
Decision	User decides to download and install the app.	• App Store/Play Store download button • User's device settings	To install and kickstart the app	Excited
Daily Use	User starts using the app for payment and managing their credit cards.	• UPI payments • Transaction history • Tracking expenses • Bill payment • Notifications and alerts	All features should work properly whenever the need	Its super easy
Engagement and Retention	User continues to use the app over time.	• Rewards • offers • security • quick	Earn something useful by using the app	It should be better
Loyalty and Advocacy	User becomes a loyal user and started recommening the app to others.	• User reviews and ratings • In-app feedback • Mouth publicity	Explaining features to friends and family	Happy

Ideate

Hey User...
How’s Your **financial**
hustling is going?

Card Sorting

Payment modes

- UPI payment
- QR scanner
- Pay to contact
- QR code

Login

- Add credit card
- login
- login access pin
- Capture card

Profile

- Notifications
- Edit profile

Security

- OTP verification
- Secured payment mode

- Navigations
- Alerts & reminders

- Raise fraud dispute
- Instant customer support

Unique features

- Simplified statement access
- Expense tracker
- Credit card balance transfer

Customer engagement

- Offers
- Rewards
- Coupons

Services

- Recharge
- Bill payments

Credit card management

- Bill Due dates
- Billing cycle
- Auto debit
- Block/unblock card
- Multiple card access
- View balance
- Generate PIN
- Set transaction limit
- Convert to EMI
- statement Annual/current/past

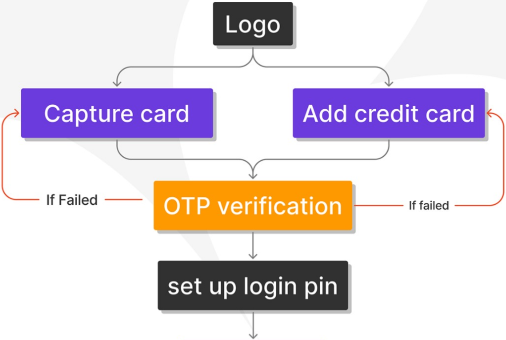
Elaborated user scenario

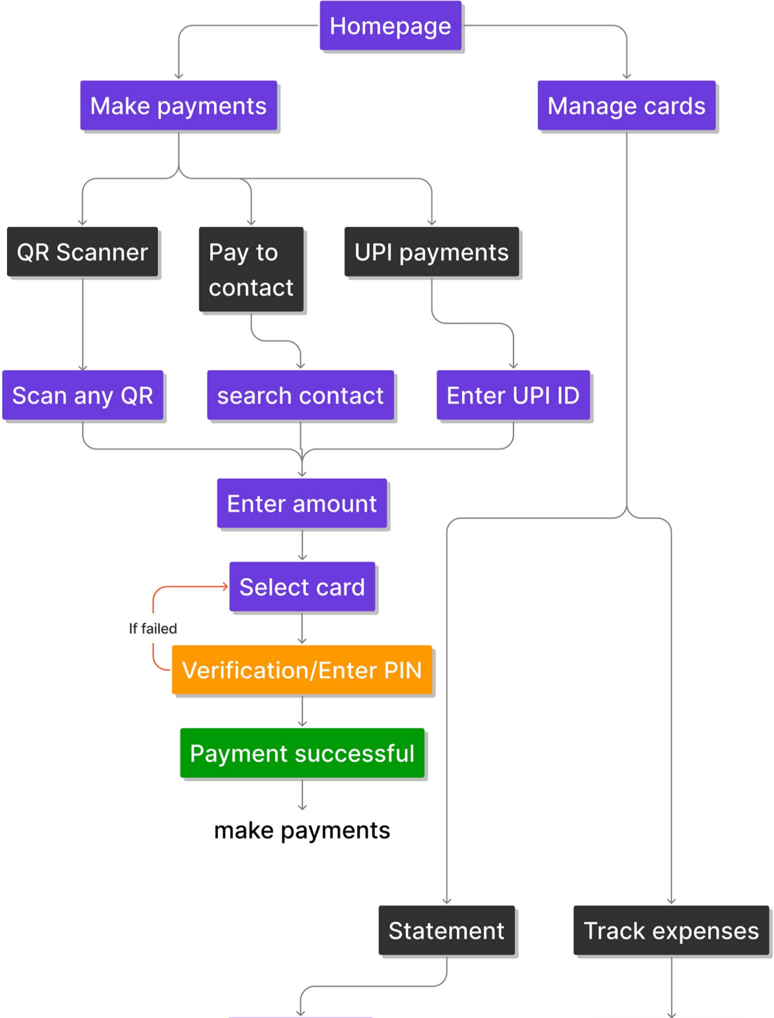
Shivraj, a young professional, has been using credit cards from a few years now. While credit cards have offered convenience and financial flexibility, he has encountered some challenges that have impacted his overall experience. The problems he faces include during using the previous app are difficulty in tracking expenses, NO balance transfer option available, difficulties to access Statements , not getting updated to due dates. These issues have prompted Shivraj to look for a new app that can help him overcome these challenges and enhance his credit card usage.

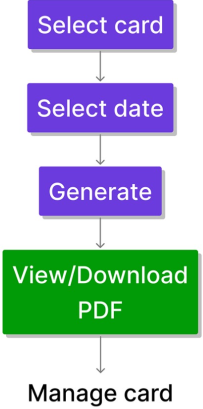
One day he came across the ‘***CORE***’ which is a credit card management platform. He found it amusing because ‘***CORE***’ has all the features included which shivraj has thought about. Now shivraj can transfer balance to anyone direct from credit card through UPI , He can access credit card history easily , he found out app has an option to enable reminders for due dates and bill payments.

Shivraj is using all features of the ***‘core’*** that he needed earlier. He feels ***satisfied*** than earlier platform

User flow


Logo
Capture card
Add credit card
If Failed
OTP verification
If failed
set up login pin


Homepage
Make payments
Manage cards
QR Scanner
Pay to contact
UPI payments
Scan any QR
search contact
Enter UPI ID
Enter amount
Select card
If failed
Verification/Enter PIN
Payment successful
make payments
Statement
Track expenses

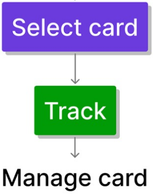

Select card

Select date

Generate

View/Download PDF

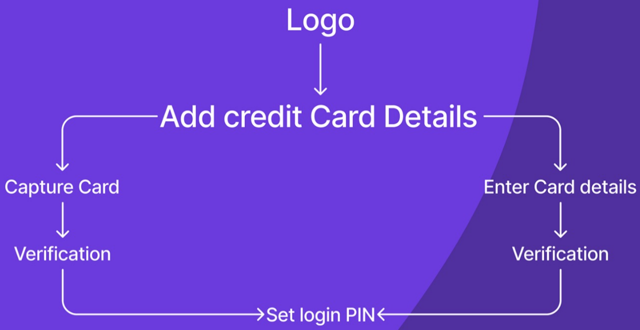
Manage card


Select card

Track

Manage card

Information architecture


Logo

Add credit Card Details

Capture Card

Verification

Enter Card details

Verification

Set login PIN

HOMEPAGE

Profile

Edit Profile

- Remove/add photo
- Edit Name

Add saving account

- Capture Card/
- Add account details
- Verification

Check Account Balance

- Select Account
- Enter UPI PIN
- Display balance

Customer Care

- Raise Dispute
- Fraud Management
- Help

About app

- App information

Make Payments

Qr Scan

- Scan any QR code
- Enter amount & Select card
- Verification/ enter PIN
- Confirm Payment

Pay to contact

- Select contact / enter contact number
- Enter amount and select card
- Verification/ enter PIN
- Confirm Payment

UPI Payments

- Enter UPI ID
- Enter amount and select card
- Verification/ enter PIN
- Confirm Payment

BIlls and Recharge

Mobile Recharge

- Select Service Provider
- Select operating zone
- Enter Mobile number
- Browse Plan
- Proceed for Payment

TV recharge

- Select Service Provider
- Enter Subscriber ID
- Enter Amount
- Proceed for Payment

Electricity bills

- Select Service provider
- Enter Consumer ID
- Proceed for Payment

FasTag

- Link new vehicle
- Enter FasTag ID and Registered mobile number

Manage Cards

View Balance

- Utilized Balance
- Available Balance

History/statement

- Recent Transactions
- Enter from - to dates

Set transaction limit

- Select card

Due Date

- Select card
- Check Due Date

- Generate / view

- Set Maximum Accessable Amount

- change due date

Convert to emi

- select card
- Select months and
- check interest rate and charges
- Proceed for EMI conversion

Alerts & Reminders

- select card
- Enable Alerts and reminder button

Expense tracker

- select card

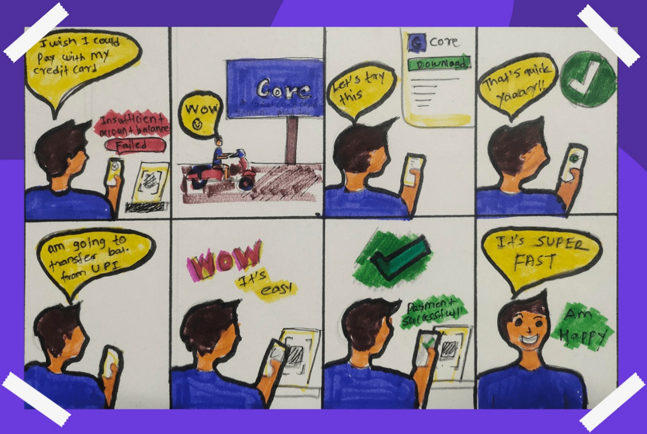
Notifications

- Reminders
- Alerts
- Details related to offers and coupons

Offers

- All offers
- Rewards
- Coupons

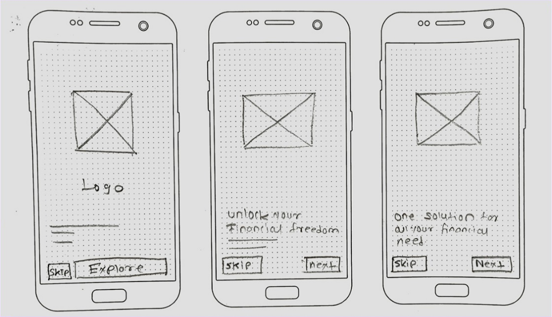
Story board

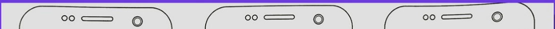

I wish I could pay with my credit card
Insufficient account balance
Failed
Wow
Core
Let's try this
Core
Download
That's quick yaaaay!!
am going to transfer bal. from UPI
WOW
It's easy
Payment successfull!
It's SUPER FAST
Am Happy

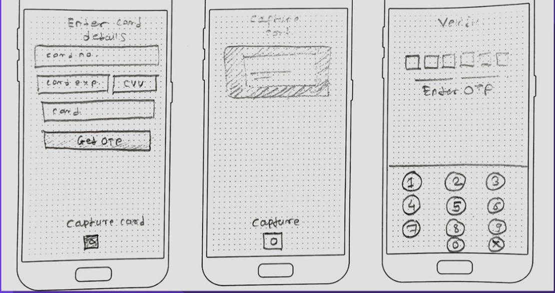
Design

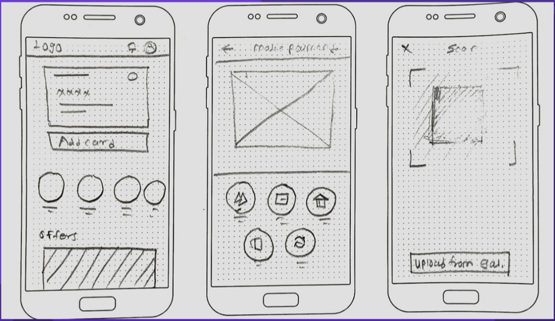
Want to get some **rewards** on your **spendings**?

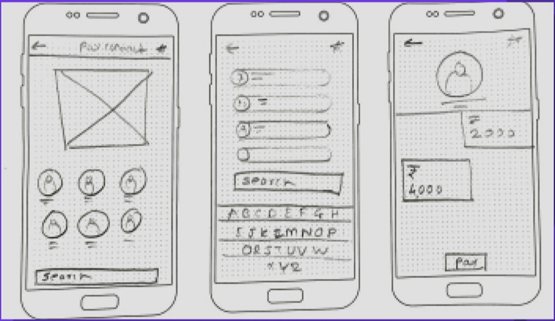
Paper sketches

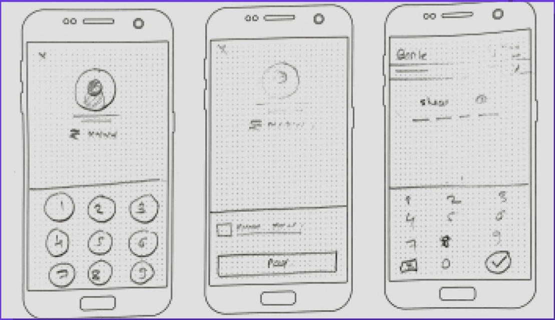

Logo
Skip
Explore
unlock your financial freedom
Skip
next
One solution for all your financial need
Skip
Next

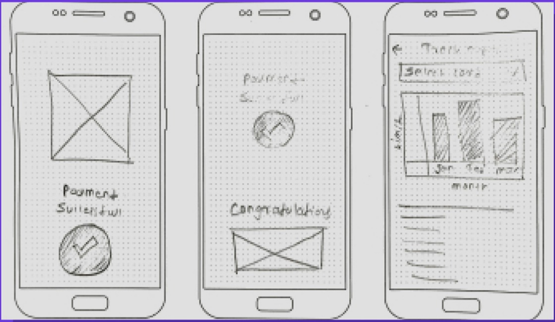



Enter card details
card no.
card exp.
CVV
card
Get OTP
capture card
capture card
capture
Verify
Enter OTP
1
2
3
4
5
6
7
8
9
0

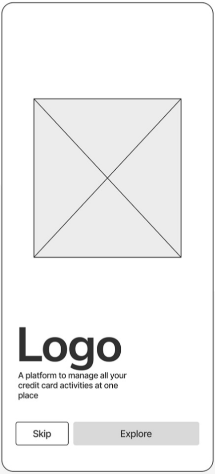

Logo
XXXX
Add card
offers
make payment
Scan
upload from gal.


Payment
Search
Search
A B C D E F G H
I J K L M N O P
Q R S T U V W
X Y Z
₹ 2000
₹ 4000
Pay




Payment
Successfull
Payment
Successfull
Congratulations
Select card
Jan
Feb
Mar
month

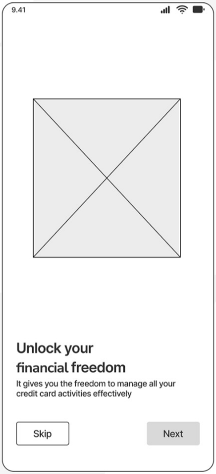
Low fidelity wireframes



Logo

A platform to manage all your credit card activities at one place

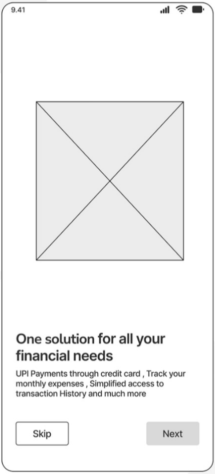
Skip
Explore



Unlock your financial freedom

It gives you the freedom to manage all your credit card activities effectively

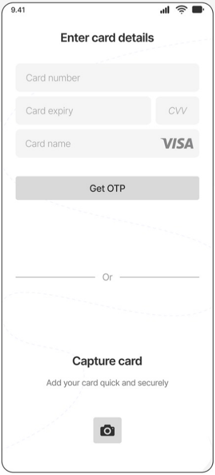
9.41
Skip
Next



One solution for all your financial needs

UPI Payments through credit card , Track your monthly expenses , Simplified access to transaction History and much more

9.41
Skip
Next

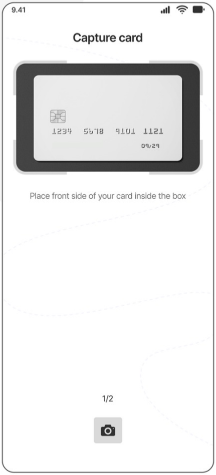


Enter card details

9.41
Card number
Card expiry
CVV
Card name
VISA
Get OTP
Or

Capture card

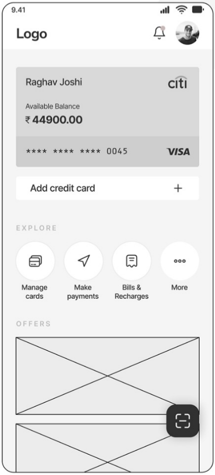
Add your card quick and securely



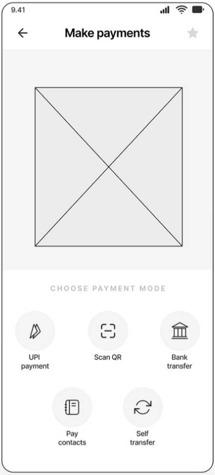
Capture card

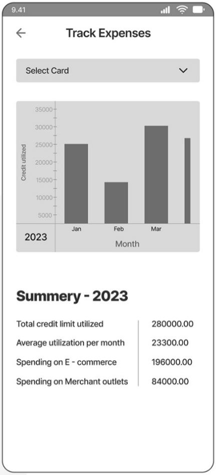
Place front side of your card inside the box

9.41
1234 5678 9101 1121
09/29
1/2



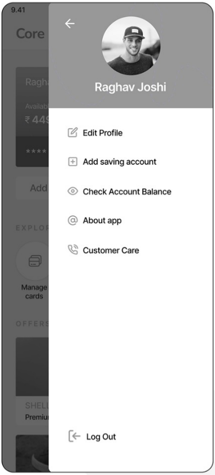
9.41
Logo
Raghav Joshi
citi
Available Balance
₹ 44900.00
**** **** **** 0045
VISA
Add credit card
+
EXPLORE
Manage cards
Make payments
Bills & Recharges
More
OFFERS

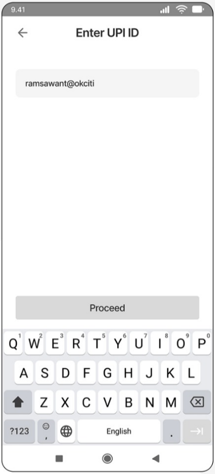

9.41
Make payments
CHOOSE PAYMENT MODE
UPI payment
Scan QR
Bank transfer
Pay contacts
Self transfer


9.41
Track Expenses
Select Card
35000
30000
25000
20000
15000
10000
5000
Credit utilized
Jan
Feb
Mar
2023
Month

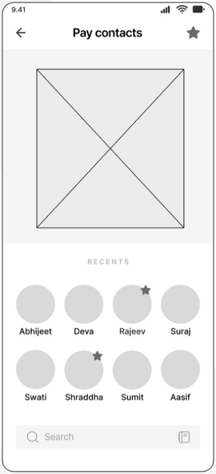
Summery - 2023

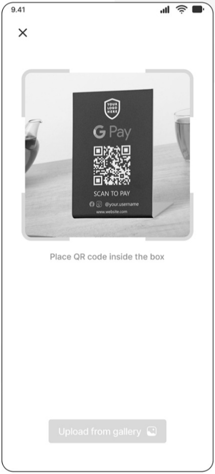
Total credit limit utilized	280000.00
Average utilization per month	23300.00
Spending on E - commerce	196000.00
Spending on Merchant outlets	84000.00

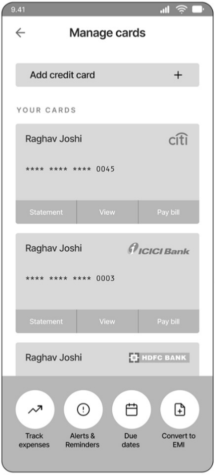

9.41
Core
Ragh
Availab
₹ 449
****
Add
EXPLOR
Manage cards
OFFERS
SHELL
Premiu
Raghav Joshi
Edit Profile
Add saving account
Check Account Balance
About app
Customer Care
Log Out


9.41
Enter UPI ID
Proceed
Q W E R T Y U I O P
A S D F G H J K L
Z X C V B N M
?123
English

ramsawant@okciti


9.41
Pay contacts
RECENTS
Abhijeet
Deva
Rajeev
Suraj
Swati
Shraddha
Sumit
Aasif
Search


9.41
G Pay
SCAN TO PAY
Place QR code inside the box
Upload from gallery


9.41
←

Manage cards

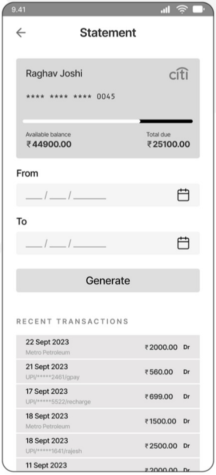
Add credit card +

YOUR CARDS

Raghav Joshi
citi
**** **** **** 0045
Statement
View
Pay bill

Raghav Joshi
ICICI Bank
**** **** **** 0003
Statement
View
Pay bill

Raghav Joshi
HDFC BANK
Track expenses
Alerts & Reminders
Due dates
Convert to EMI


9.41
←

Statement

Raghav Joshi
citi
**** **** **** 0045

Available balance ₹44900.00
Total due ₹25100.00

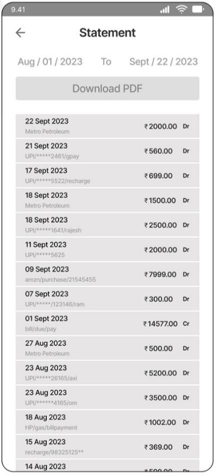
From ___/___/______

To ___/___/______

Generate

RECENT TRANSACTIONS

22 Sept 2023 Metro Petroleum	₹2000.00	Dr
21 Sept 2023 UPI/*****2461/gpay	₹560.00	Dr
17 Sept 2023 UPI/*****5522/recharge	₹699.00	Dr
18 Sept 2023 Metro Petroleum	₹1500.00	Dr
18 Sept 2023 UPI/*****1641/rajesh	₹2500.00	Dr
11 Sept 2023	₹2000.00	Dr

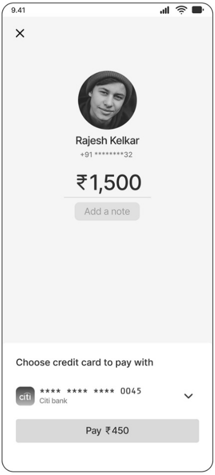

9.41
←

Statement

Aug / 01 / 2023 To Sept / 22 / 2023

Download PDF

22 Sept 2023 Metro Petroleum	₹2000.00	Dr
21 Sept 2023 UPI/*****2461/gpay	₹560.00	Dr
17 Sept 2023 UPI/*****5522/recharge	₹699.00	Dr
18 Sept 2023 Metro Petroleum	₹1500.00	Dr
18 Sept 2023 UPI/*****1641/rajesh	₹2500.00	Dr
11 Sept 2023 UPI/*****5625	₹2000.00	Dr
09 Sept 2023 amzn/purchase/21545455	₹7999.00	Dr
07 Sept 2023 UPI/*****/123146/ram	₹300.00	Dr
01 Sept 2023 bill/due/pay	₹14577.00	Cr
27 Aug 2023 Metro Petroleum	₹500.00	Dr
23 Aug 2023 UPI/*****26165/axi	₹5200.00	Dr
23 Aug 2023 UPI/******4165/om	₹3500.00	Dr
18 Aug 2023 HP/gas/billpayment	₹1002.00	Dr
15 Aug 2023 recharge/98325125**	₹369.00	Dr
14 Aug 2023		


9.41
×

Rajesh Kelkar
+91 ********32

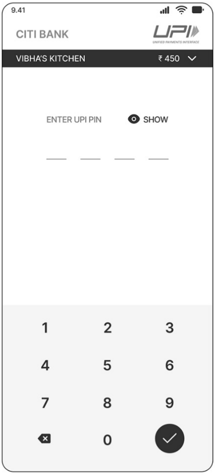
₹1,500

Add a note

Choose credit card to pay with

citi
**** **** **** 0045
Citi bank

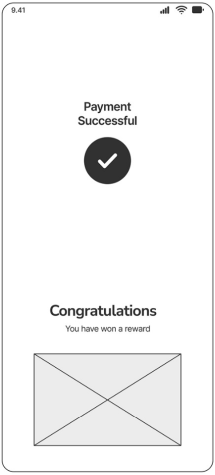
Pay ₹450


9.41

CITI BANK
UPI
UNIFIED PAYMENTS INTERFACE

VIBHA'S KITCHEN ₹450

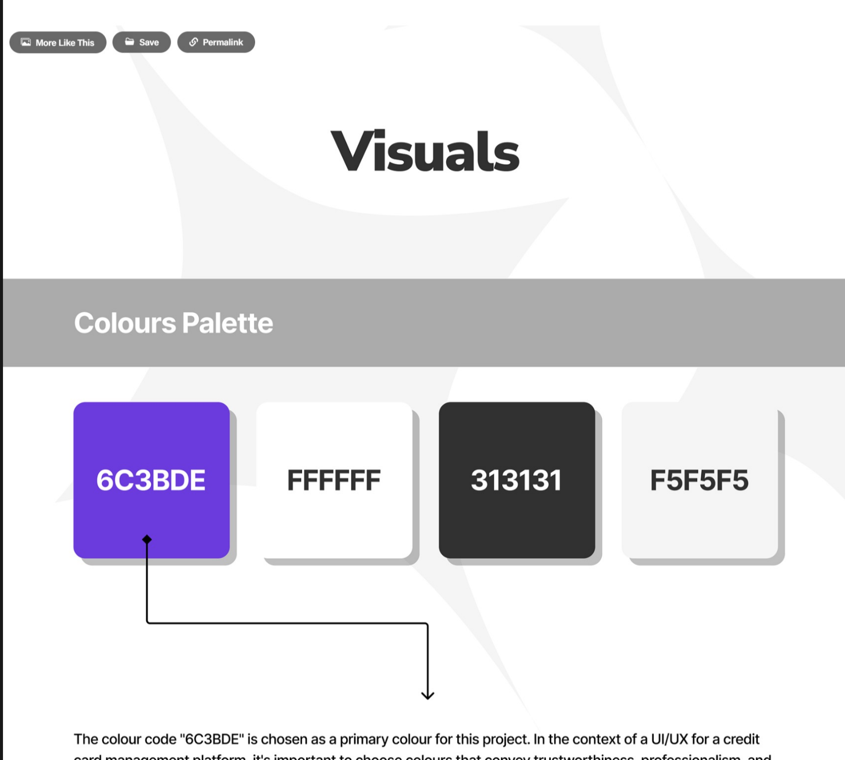
ENTER UPI PIN
SHOW
1
2
3
4
5
6
7
8
9
0



Payment Successful

Congratulations

You have won a reward


More Like This
Save
Permalink

Visuals

Colours Palette

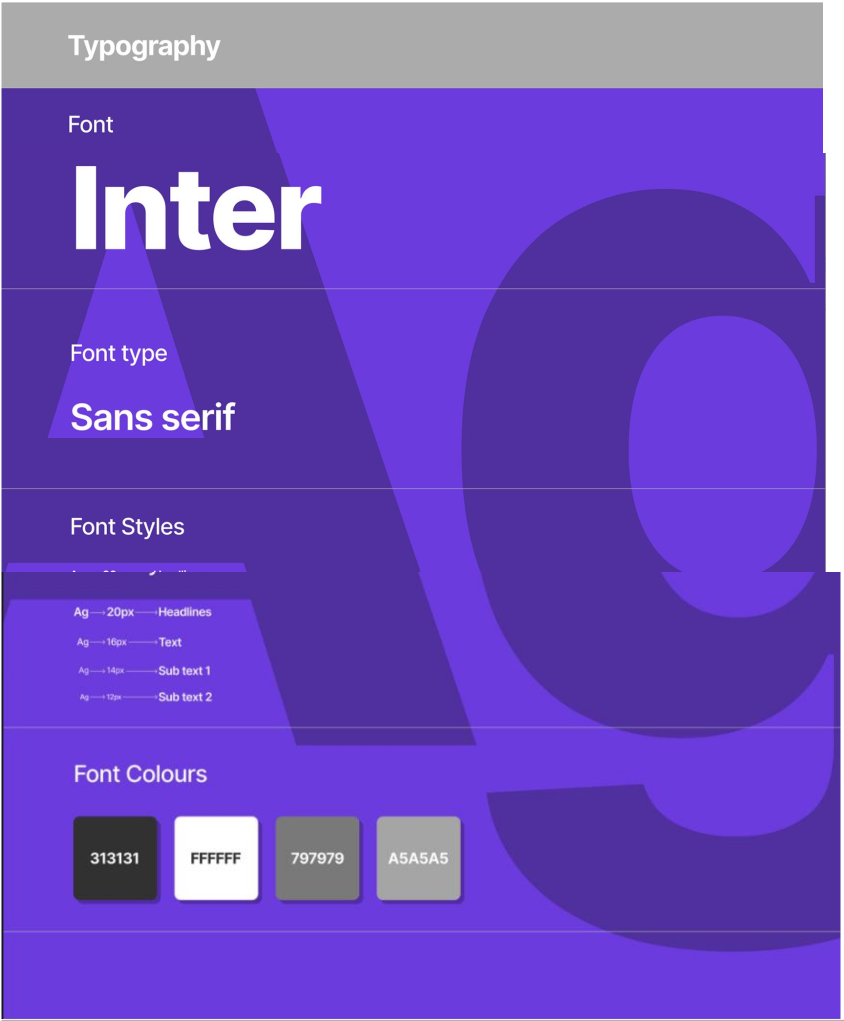
6C3BDE

FFFFFF

313131

F5F5F5

The colour code "6C3BDE" is chosen as a primary colour for this project. In the context of a UI/UX for a credit card management platform, it's important to choose colours that convey trustworthiness, professionalism, and card management platform, it's important to choose colours that convey trustworthiness, professionalism, and a sense of security, as these are key elements in financial applications. FFFFFF , 313131 , F5F5F5 ; these Colour codes are utilized as secondary Colours



Typography

Font

Inter

Font type

Sans serif

Font Styles

Ag → 20px → Headlines

Ag → 16px → Text

Ag → 14px → Sub text 1

Ag → 12px → Sub text 2

Font Colours

313131

FFFFFF

797979

A5A5A5

Tools

Figma

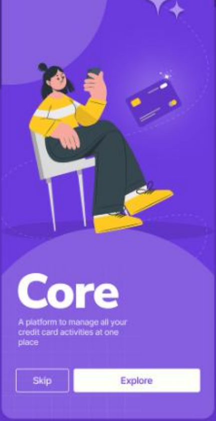
ChatGPT

Plugins

Lottiefiles	For animated GIF
Feather icons	For icons
Iconscout	For icons and 3d icons
Storyset	For illustrations
Remove bg	For background remove
Shadow maker	For Shadow layers
Quick tracing	For tracing outlines and colours

High fidelity design

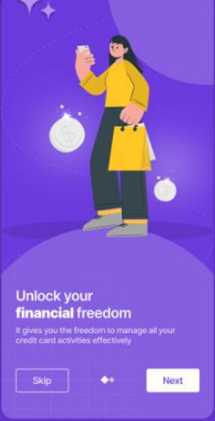
Onboarding



Core

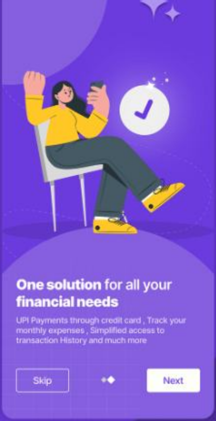
A platform to manage all your credit card activities at one place

Skip
Explore



Unlock your **financial** freedom

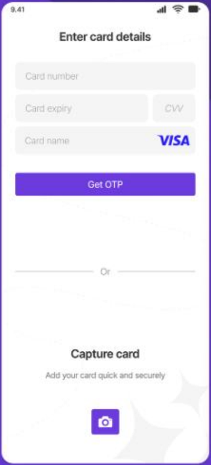
It gives you the freedom to manage all your credit card activities effectively



One solution for all your **financial needs**

UPI Payments through credit card , Track your monthly expenses , Simplified access to transaction History and much more

Card verification



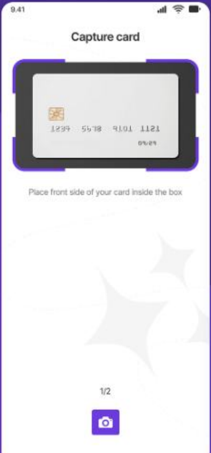
9.41

Enter card details

Card number
Card expiry
CVV
Card name
VISA
Get OTP
Or

Capture card

Add your card quick and securely



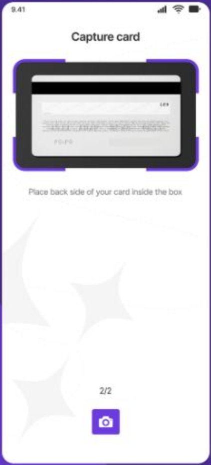
9.41

Capture card

1234 5678 9101 1121
09/29

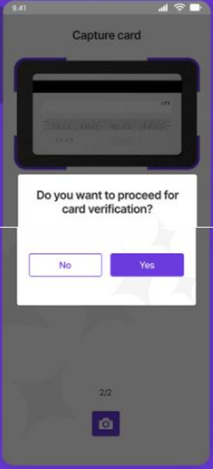
Place front side of your card inside the box

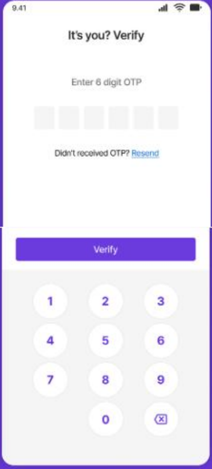
1/2

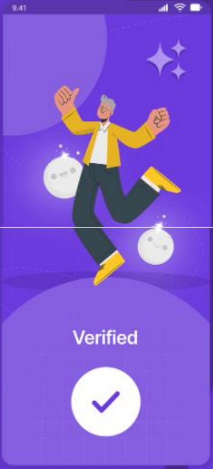


Capture card

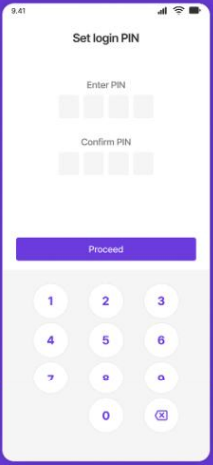
Place back side of your card inside the box

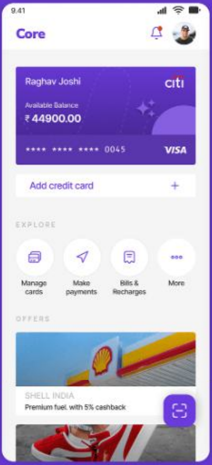

9.41
Capture card
Do you want to proceed for card verification?
No
Yes
2/2

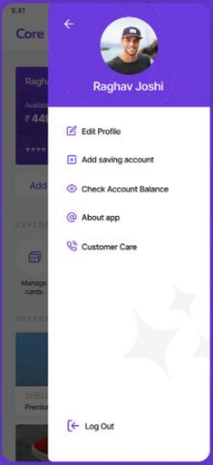

9.41
It's you? Verify
Enter 6 digit OTP
Didn't received OTP? Resend
Verify
1
2
3
4
5
6
7
8
9
0


9.41
Verified

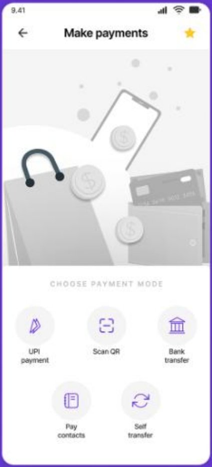
Login & Homepage


9.41
Set login PIN
Enter PIN
Confirm PIN
Proceed
1
2
3
4
5
6
7
8
9
0

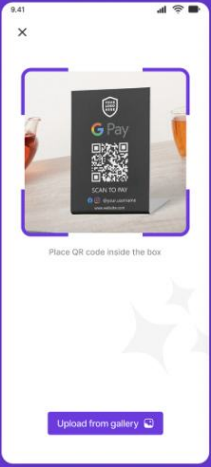

9.41
Core
Raghav Joshi
citi
Available Balance
₹ 44900.00
**** **** **** 0045
VISA
Add credit card
+
EXPLORE
Manage cards
Make payments
Bills & Recharges
More
OFFERS
SHELL INDIA
Premium fuel. with 5% cashback


9.41
Core
Raghav Joshi
Edit Profile
Add saving account
Check Account Balance
About app
Customer Care
Log Out

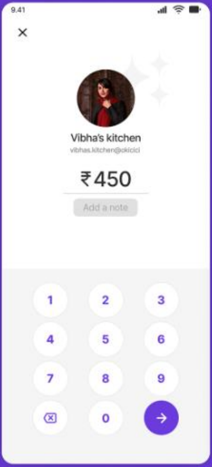
Payment modes

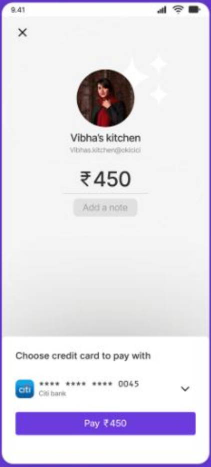

9.41
Make payments
CHOOSE PAYMENT MODE
UPI payment
Scan QR
Bank transfer
Pay contacts
Self transfer

Scan QR


9.41
G Pay
SCAN TO PAY
Upload from gallery

Place QR code inside the box

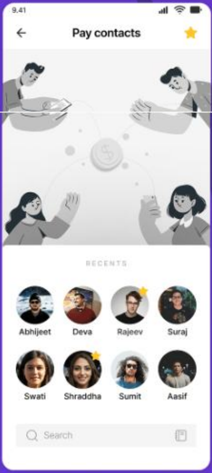

9.41
Vibha's kitchen
vibhas.kitchen@okicici
₹450
Add a note
1
2
3
4
5
6
7
8
9
0

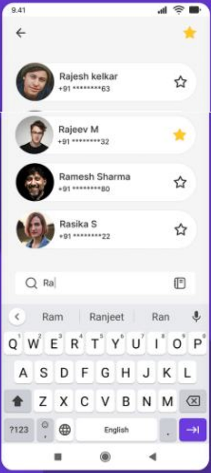

9.41
Vibha's kitchen
vibhas.kitchen@okicici
₹450
Add a note
citi
Citi bank
Pay ₹450

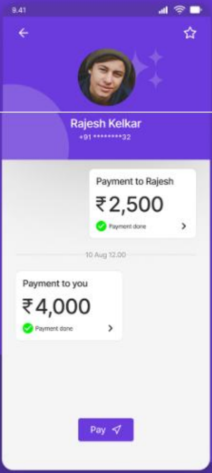
Choose credit card to pay with

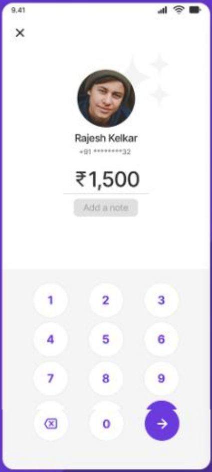
**** **** **** 0045

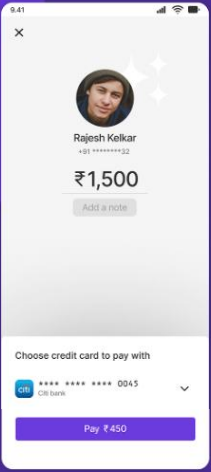
Pay to contacts


9.41
Pay contacts
RECENTS
Abhijeet
Deva
Rajeev
Suraj
Swati
Shraddha
Sumit
Aasif
Search

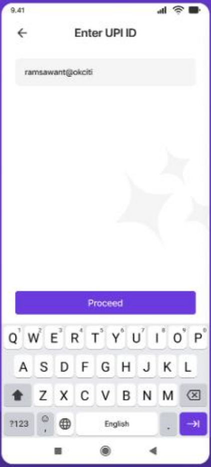

9.41
Rajesh kelkar
+91 *********63
Rajeev M
+91 *********32
Ramesh Sharma
+91 *********80
Rasika S
+91 *********22
Ra
Ram
Ranjeet
Ran
?123
English


9.41
Rajesh Kelkar
+91 *********32
Payment to Rajesh
₹2,500
Payment done
10 Aug 12.00
Payment to you
₹4,000
Payment done
Pay

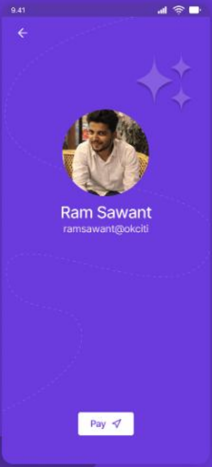

9.41
Rajesh Kelkar
+91 *********32
₹1,500
Add a note
1
2
3
4
5
6
7
8
9
0

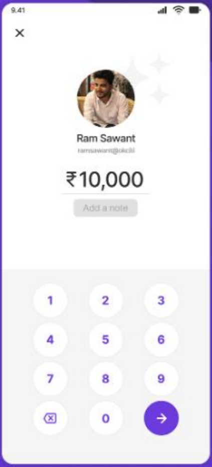

9.41
Rajesh Kelkar
+91 *********32
₹1,500
Add a note
Choose credit card to pay with
citi
**** **** **** 0045
Citi bank
Pay ₹450

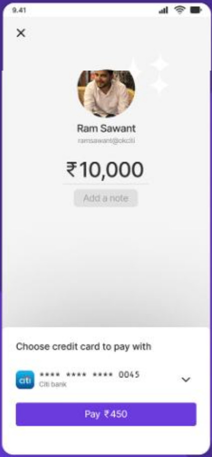
UPI Payment


9.41
Enter UPI ID
Proceed
Q W E R T Y U I O P
A S D F G H J K L
Z X C V B N M
?123
English

ramsawant@okciti


9.41
Ram Sawant
ramsawant@okciti
Pay

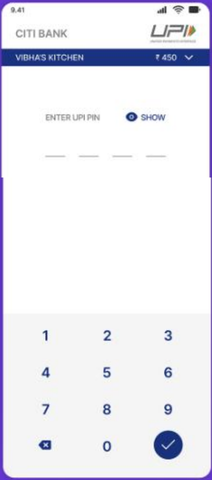

9.41
Ram Sawant
ramsawant@okciti
₹10,000
Add a note
1 2 3
4 5 6
7 8 9
0

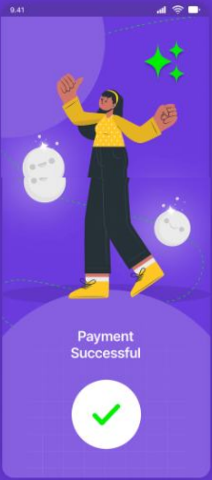

9.41
Ram Sawant
ramsawant@okciti
₹10,000
Add a note
citi
Pay ₹450

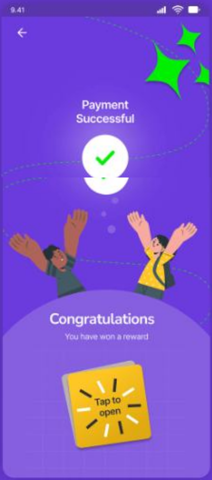
Choose credit card to pay with

**** **** **** 0045
Citi bank

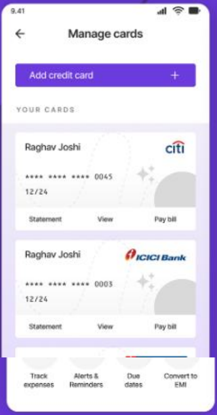
Payment verification


9.41
CITI BANK
UPI
VIBHA'S KITCHEN
₹ 450
ENTER UPI PIN
SHOW
1
2
3
4
5
6
7
8
9
0


9.41
Payment Successful

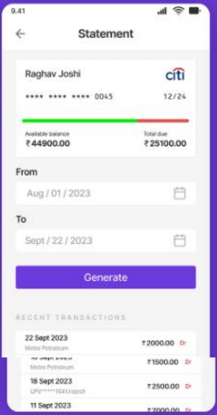

9.41
Payment Successful
Congratulations
You have won a reward
Tap to open

Generate statements


9.41
Manage cards
Add credit card +
YOUR CARDS
Statement
View
Pay bill
Statement
View
Pay bill
Track expenses
Alerts & Reminders
Due dates
Convert to EMI

Raghav Joshi
citi
**** **** **** 0045
12/24

Raghav Joshi
ICICI Bank
**** **** **** 0003
12/24


9.41
Statement
Generate
RECENT TRANSACTIONS

Raghav Joshi
citi
**** **** **** 0045
12/24

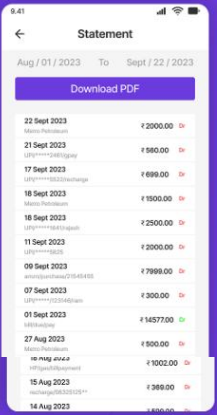
Available balance ₹44900.00

Total due ₹25100.00

From: Aug / 01 / 2023

To: Sept / 22 / 2023

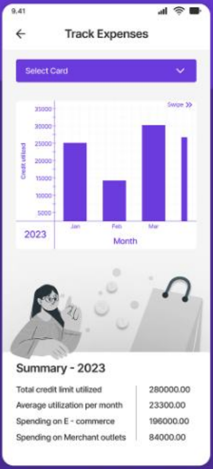
22 Sept 2023 Metro Petroleum	₹2000.00	Dr
Metro Petroleum	₹1500.00	Dr
18 Sept 2023 UPI/*****1641/rajesh	₹2500.00	Dr
11 Sept 2023	₹2000.00	Dr


9.41
Statement
Download PDF

Aug / 01 / 2023 To Sept / 22 / 2023

22 Sept 2023 Metro Petroleum	₹2000.00	Dr
21 Sept 2023 UPI/*****2461/gpay	₹560.00	Dr
17 Sept 2023 UPI/*****5532/recharge	₹699.00	Dr
18 Sept 2023 Metro Petroleum	₹1500.00	Dr
18 Sept 2023 UPI/*****1641/rajesh	₹2500.00	Dr
11 Sept 2023 UPI/*****5825	₹2000.00	Dr
09 Sept 2023 amzn/purchase/21545455	₹7999.00	Dr
07 Sept 2023 UPI/*****/123546/ram	₹300.00	Dr
01 Sept 2023 bill/due/pay	₹14577.00	Cr
27 Aug 2023 Metro Petroleum	₹500.00	Dr
HP/gas/billpayment	₹1002.00	Dr
15 Aug 2023 recharge/98325125**	₹369.00	Dr
14 Aug 2023		

Track expenses


9:41
Track Expenses
Select Card
Swipe >>
35000
30000
25000
20000
15000
10000
5000
Credit utilized
Jan
Feb
Mar
2023
Month

Summary - 2023

Total credit limit utilized	280000.00
Average utilization per month	23300.00
Spending on E - commerce	196000.00
Spending on Merchant outlets	84000.00

Thank you