MODULE - 1

APP LINKING TO MOBILE DEVICE PROCESS (ONCE OFF)

PROFILE

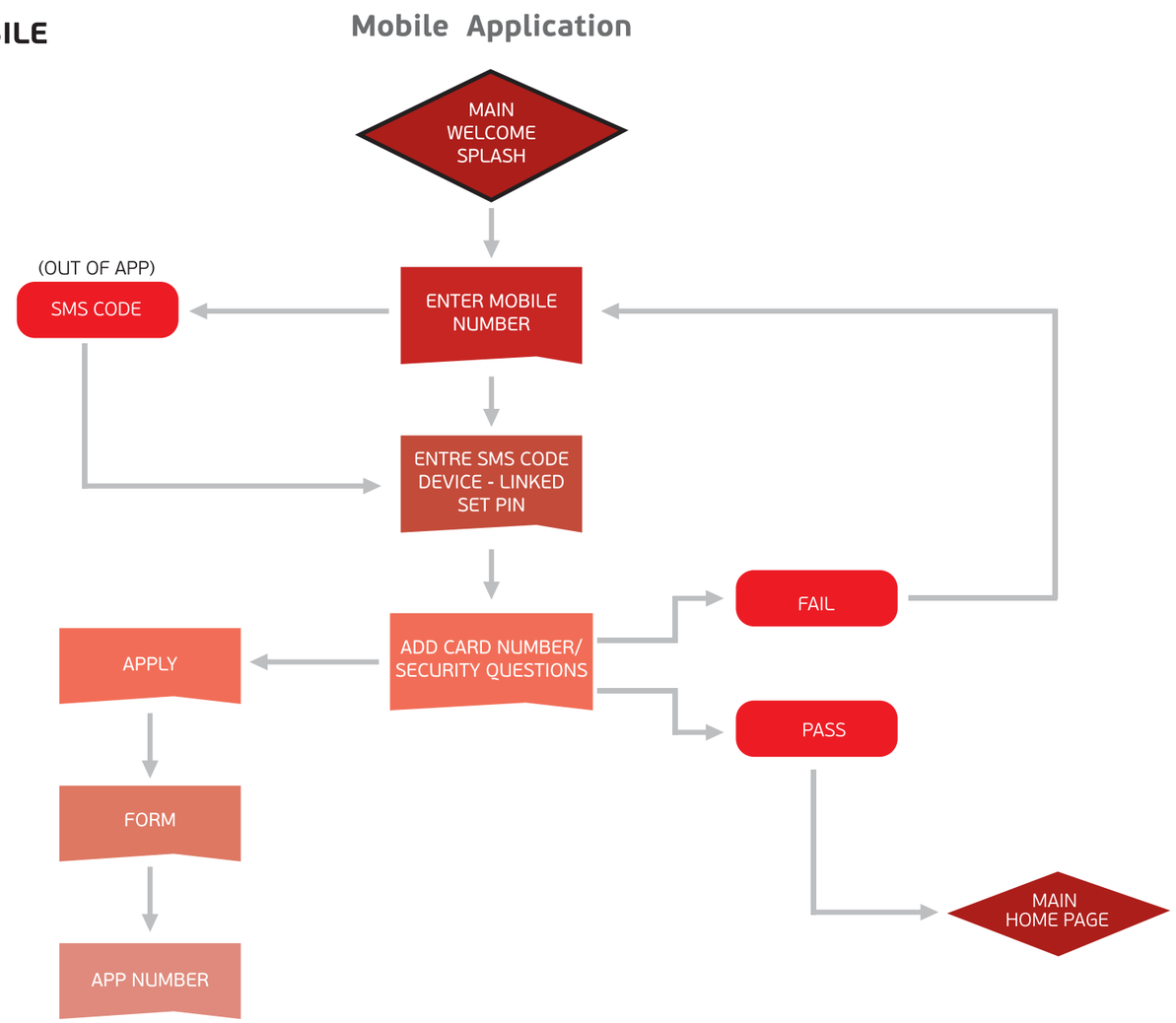
HOME
Once the application is installed, a Splash Screen will appear introducing the user to the , Mobile Application. The user will be directed to the app tour (first time only). The app tour will improve user engagement by displaying an in-app guided tour so the user has the knowledge to use the application to its full potential. From the home page the user has the option to navigate to the log in/sign up or contact us page.

LOGIN/SIGN UP
The login/sign up process is for security purposes and will demand the user to either login and link their device to a pre-existing ccount or sign up with Najm and become a cardholder.

ID Form
Identification information that may be used to verify the user:
This will be defined by . This will include the setting of a user pin which will allow user to access the app easily. This we recommend to be a 4 digit numerical pin.

LINK DEVICE
will approve the details provided by the user and register the specific device used to the current users account before linking the device. This is done by entering a valid Mobile Number. An Auto SMS will be sent to this number with a unique pin code which will need to be entered at the next stage of the verification process.

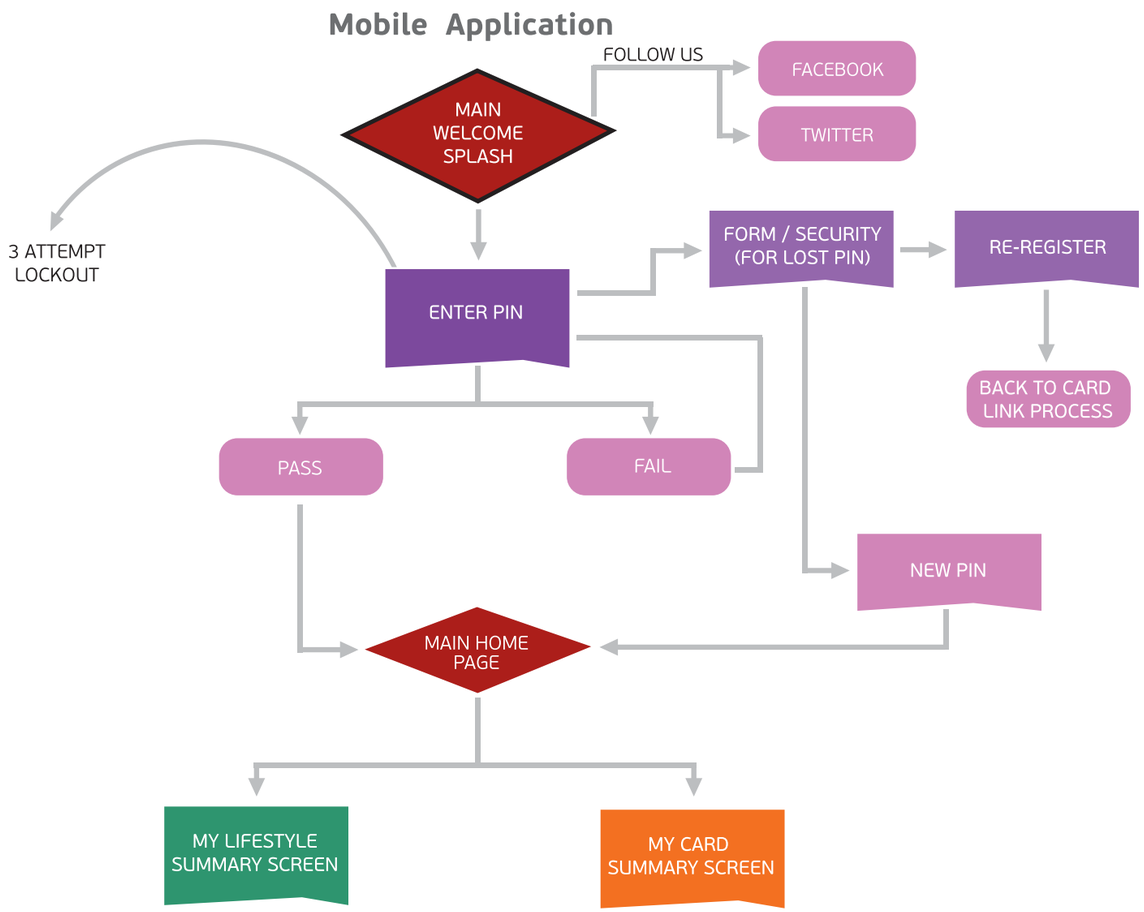
SMS VERIFICATION
The user will receive a SMS confirmation which will need to be entered to link the device to the application. Once the SMS code which is sent is received the same code must be entered to access all account information.



MODULE - 2

LOGIN PROCESS

LOGIN
Linking the device to the , account is a once off procedure. Once linked, the application will request a pin code to access the account and all app functions will be made available to the user.
If the user installs the mobile application and does not own a , account, the user will have an option to become a , account holder and have access to module-5.



MODULE - 3

MY LIFESTYLE SUMMARY SCREEN

PROFILE

POINTS AVAILABLE IN REWARDS ACCOUNT
The user profile will display the status and points available.

OFFERS AND REWARDS
The user has access to the latest BulBul (TCIG Division) online and offline offers and rewards on the , application. The user can purchase these offers by using Pre/Post , account credits.

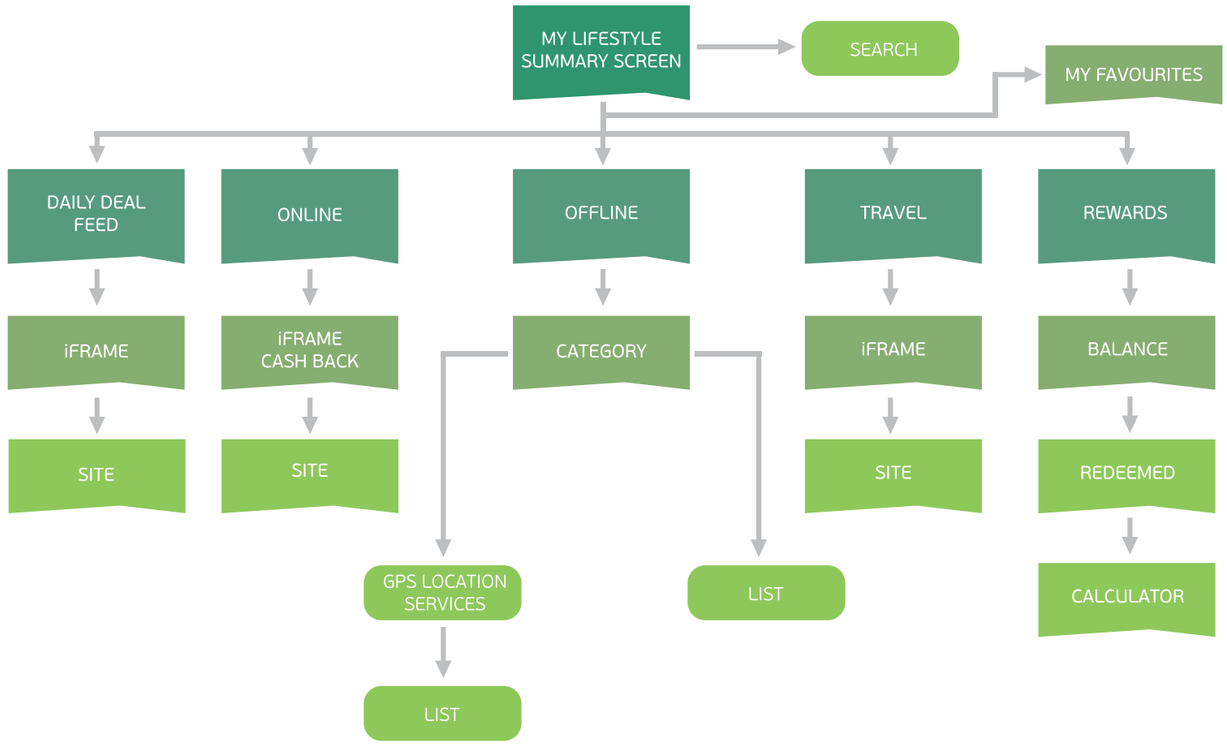
ONLINE
The user can view and purchase the latest online offers and promotions from the BulBul (TCIG Division) Merchants list.

CASHBACK
The user has the option to cashback all accumulated points and convert it into credits.

OFFLINE
The user can view a list of the latest offline offers and promotions. Offers and promotions can also be viewed based on the users GPS coordinates.

TRAVEL
The user has access to the latest travel offers and promotions.

Mobile Application



MODULE - 4

MY CARD SUMMARY SCREEN

PROFILE

MY CARD SUMMARY
An overview of all account transactions will be displayed in a single page view which is easy to view and informative.

- Opening balance
- Payments
- New charges
- Closing balance
- Statement date
- Available credit limit
- Available cash limit
- Unbilled transactions

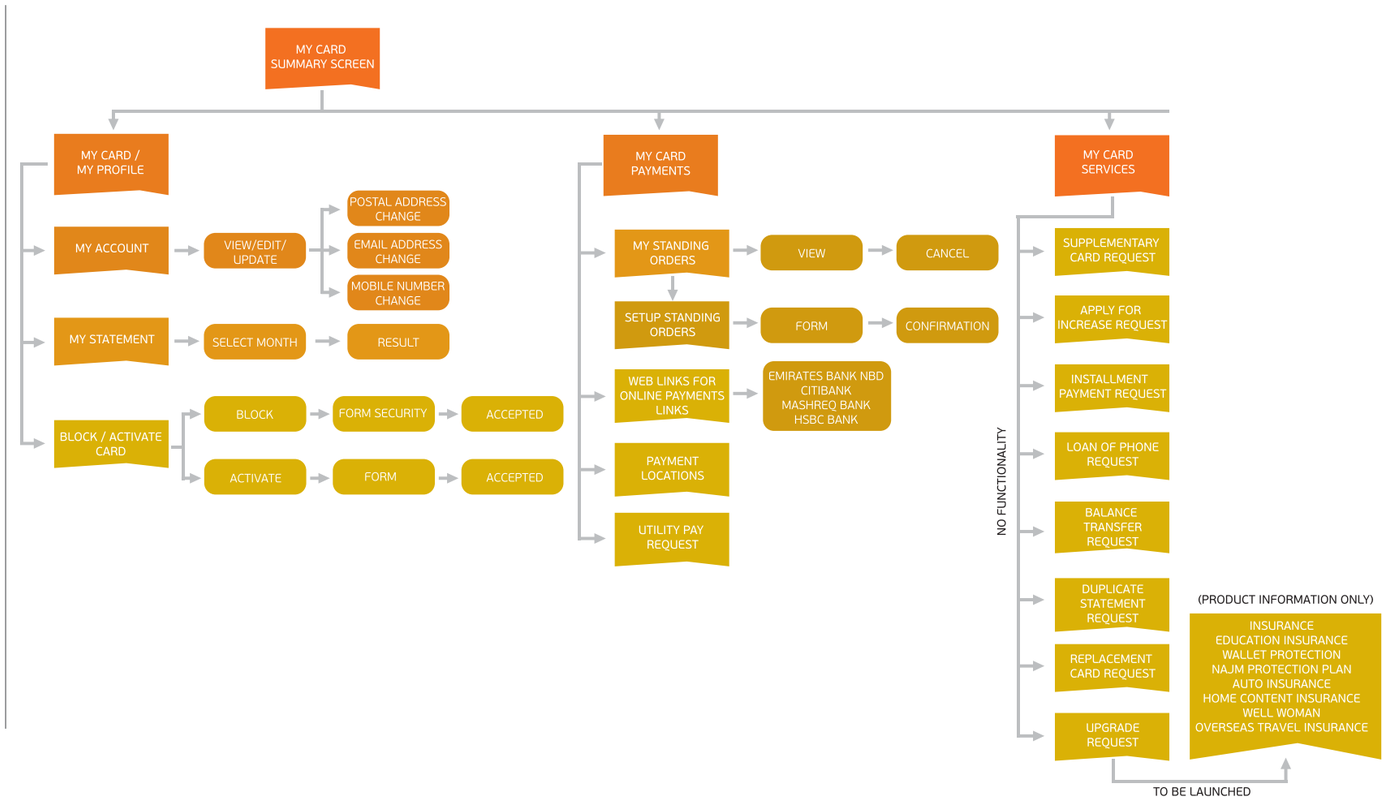
APPLY FOR UPGRADE OR ADDITIONAL CARD
The user has the option to apply for an upgrade on the existing account to next card type or to apply for a supplementary card.

VIEW/SETUP STANDING ORDER
The user has the option to adjust, create and edit current standing orders.

CREDIT LIMIT
The user has the option to adjust and edit current account limits or adjust a limit on a shared cardholder account.

APPLY FOR CREDIT INCREASE
The user can apply for a credit increase directly from the mobile application. A form will need to be filled in and then submitted. The user will receive a notification of the credit increase status via the Mobile Application-Inbox.

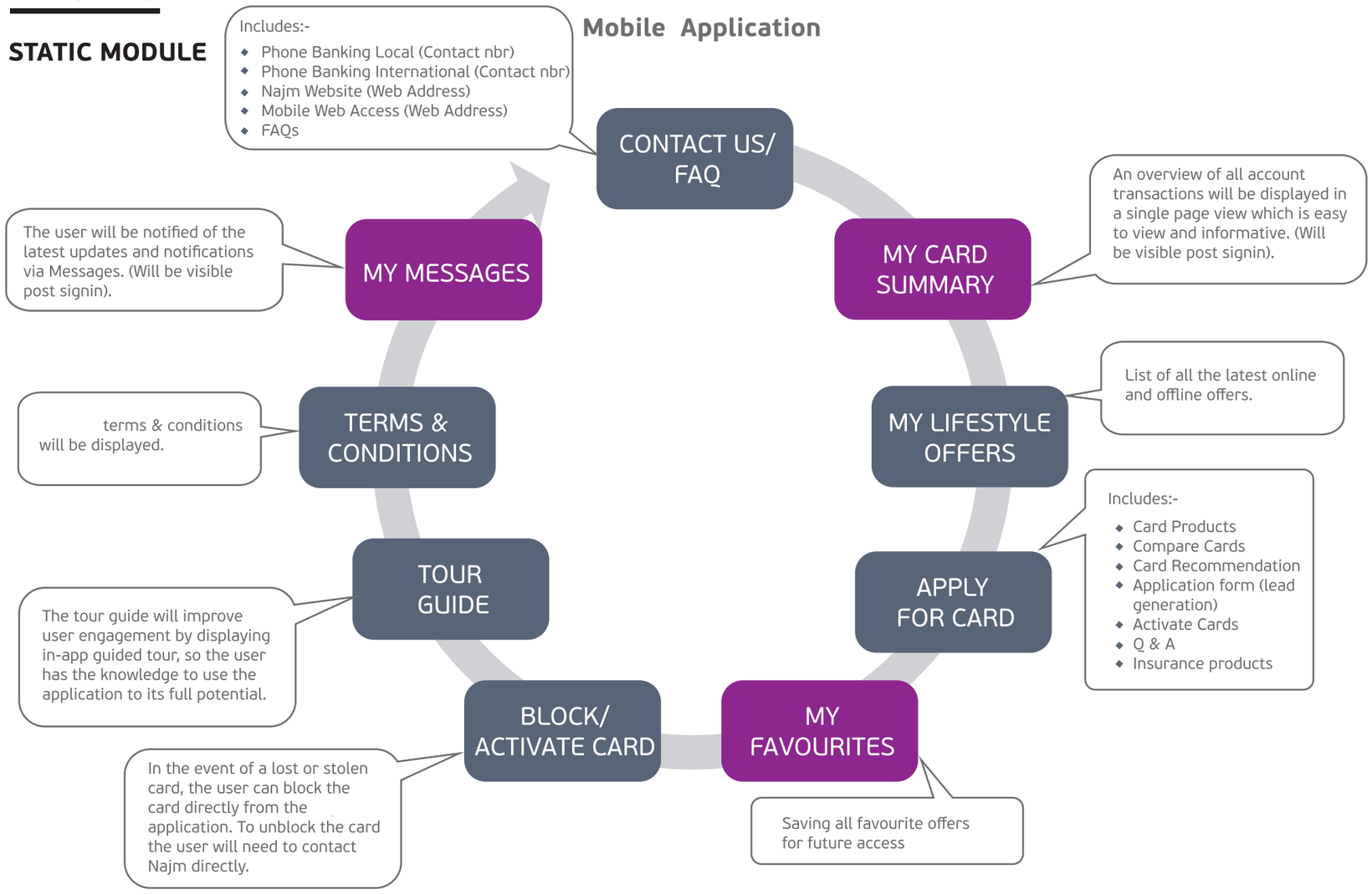
Mobile Application



MODULE - 5

STATIC MODULE

Mobile Application



Mobile Application