



भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

KNOW YOUR RUPAY DEBIT CARD

ABSTRACT

The objective of this document is to introduce the member banks to RuPay Debit Card program and to guide the issuing banks on the RuPay Debit Card features including terms and conditions.

National Payments Corporation of India



FREQUENTLY ASKED QUESTIONS

RuPay Debit Cards



Know Your RuPay Debit Card

1. Introduction

1. What is Debit Card and how does it work?

A Debit Card is a small plastic card that can be used as a method of payment. A debit card automatically withdraws funds from an attached bank account; it combines the functions of ATM cards and checks. When you pay with a debit card, the money is immediately deducted from your savings account. There is no borrowing or repayment involved because you are simply accessing your own account and funds remotely. Some transactions (including cash-back transactions) will require you to enter your personal identification number (PIN) in order to authorize the transaction. Many banks issue a combined ATM/debit card.

2. How is Debit Card different from Credit Card & Prepaid Card?



3. What is the eligibility of availing RuPay Debit Card?

In order to avail any of the RuPay Debit cards, the applicant must satisfy the conditions as prescribed by the Issuing bank.

4. How do I apply for a RuPay Debit Card?

To apply for RuPay Debit card the customer can visit the nearest bank branch or can apply through various card issuing channels provided by issuing bank.

5. Where can I use my RuPay Debit Card?

RuPay Debit card can be used at any POS, ATM and E-com merchants in India. For international transactions the RuPay Debit card can be used at any POS, ATM and Ecommerce website which are enabled for Discover Financial Service (DFS).

6. Can I use my Debit Card as soon as I receive it?

All the Debit cards are sent in deactivated state and needs to be activated. If a card has been sent to you in a deactivated state, the same will be indicated by a sticker on the card sent to you.

You may activate the card in any of the following ways:

- Use your ATM PIN to activate the card on an bank's ATM

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- Perform a PIN based transaction
- Call Phone Banking

7. What documentation do I need to provide when applying for a RuPay Debit Card?

Primary Documents required for applying RuPay Debit cards

Identity Proof

- Passport
- PAN card
- Voter's Identity Card
- Driving License
- Job Card issued by NREGA duly signed by an officer of the State Govt
- The letter issued by the Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number (vii) Identity card (subject to the bank's satisfaction)
- Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of bank

Address Proof

Any one of the documents from the above submitted as proof of identity which contains an address or any of the following:

- Telephone bill
- Bank account statement
- Letter from any recognized public authority
- Electricity bill
- Ration card
- Letter from employer (subject to satisfaction of the bank)
- A rent agreement indicating the address of the customer duly registered with State Government or similar registration authority.

Other supporting documents as per bank policy.

8. Do I need to fill all the details mentioned in the Debit Card Application Form?

You will have to fill all the necessary and mandatory details asked in the Debit Card application form for easy and quick processing or may experience delays in processing affected by the omission of information.

9. I have applied for a Debit Card, how can I check the status of my Debit card application?

Once the Debit Card is despatched, the Bank sends an intimation to the customer about his Debit Card despatch or else you may contact your respective Issuing Bank customer service.

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10. When will I receive my Debit Card?

You will receive your new Debit Card within Issuing Bank specified timelines.

11. I have not received my PIN with the Welcome Kit, how do I apply for the new PIN?

The PIN is always sent separately to you for security reasons. In case if the same is not received, you may try to generate a new PIN using the Banks alternate channels (Mobile/ Internet Banking / IVR).

12. What do I do if my Debit Card is received in a damaged or tampered condition?

You may return the Debit Card along with the Welcome Kit to your Issuing Bank and inform your Issuing Bank by referring call to action details mentioned on the Kit.

13. What is a Chip Debit Card?

Chip Debit Cards come with an embedded microchip which provides additional security against counterfeiting / duplication of the card. It also provides an extra layer of security in the form of a Personal Identification Number (PIN). You will be required to enter your 4-digit PIN on the terminal for transactions at merchant outlets.

14. How does a Chip Card function?

When you use a Chip + PIN Debit card at a POS terminal, the POS machine will prompt you for your PIN to be entered, you are required to enter the Debit Card ATM PIN in the terminal and complete the transaction.

Step1: The merchant dips your card at a POS terminal

Step2: The merchant enters the Transaction amount

Step3: The terminal prompts for a PIN to be entered

Step4: The cardholder enters the Debit Card ATM PIN

Step5: On entering the correct PIN the transaction is confirmed and completed

Note: For terminals without PIN authentication support, your Chip + PIN debit card shall continue to support the regular signature mode as per Bank's policy.

15. How is the Chip Card more Secure?

A Chip Card is a Card with an embedded microchip. The Chip is encrypted and provides enhanced security and protection to help guard against fraudulent transactions. When you use your Chip Card at stores or restaurants that have Chip-enabled terminals, the system validates the Chip ensuring security of your transaction. The microprocessor chip on the EMV Chip Card is protected by cryptographic encryption, which prevents its contents from being replicated.

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Magnetic stripe cards, on the other hand, use an older technology making the card vulnerable to cloning.

16. What should I do if I suspect a fraudulent activity on my Debit Card?

If you suspect a fraudulent activity, then report the same to your Issuing Bank immediately by calling Customer Care. The card will be blocked instantly. You can also block the card by visiting any branch of our bank.

17. What do I do if my Debit Card is lost or stolen?

In the event that you lose your Debit Card, please report the loss to your respective Issuing Bank for blocking the Card

1. By calling the Customer Service
2. Visiting the nearest branch.
3. Log on to your Net Banking.

18. What are the fees charged for Lounge Access?

For Domestic Lounge usage an authorization for an amount (Rs. 2) will be debited from customer's account which is non-refundable.

19. Do I have to use my PIN for all Debit Card transactions?

Yes, PIN is required for all ATM and POS (Point of Sale) transactions. You can use your ATM PIN for POS transactions.

All Ecommerce transactions will be supported by OTP (One time Password) validation, which will be sent to your registered mobile number.

2. Features and Benefits

20. What are the benefits linked to my RuPay Debit Card?

You can enjoy the following exclusive benefits available on your RuPay Debit Card:

1. *Welcome Benefits:

- Exclusive Gift Voucher from Croma worth Rs.500.
- Avail discount upto 15% on Apollo Pharmacy Stores

2. RuPay Insurance Program: Avail Insurance Cover of upto Rs. 2.0/ Rs. 1.0 lacs on your RuPay Platinum/ RuPay Classic in case of loss of life or permanent disability due to accident.

3. Lounge Access Program: Enjoy complementary lounge access to over 30+ lounges in India with your RuPay Platinum Debit Card.

4. Concierge Services: Make life simple by availing assisted services, anytime, anywhere with your RuPay Platinum Debit card.

- Simply call on toll free number 1800-26-78729 for referral and reservation services
- Accessible 24x7, 365 days
- Available in English and Hindi

For more details, please refer your Issuing Bank user guide.

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5. ***Cash Back Offers:** Avail attractive monthly cashback offers on the following:

- **Utility Bill Payments:** Cash Back of 5% of total bills paid or upto Rs. 50 per month maximum

*For detailed terms and conditions, please refer your Issuing Bank user guide.

21. What all offers are available on my Debit Card?

Please refer to your Issuing Bank /NPCI website for all latest merchant related offers available on your Debit Card.

22. What is the validity of my Rewards Points and how can I redeem them?

Please refer your Issuing Bank website

23. How do we know which offers/discounts are currently live on my RuPay Debit Card?

NPCI provides comprehensive list of ongoing offers on NPCI website and also the same can be accessed through your Issuing Bank's website.

24. How do I claim my Cashback amount available on my RuPay Debit Card offers?

The Cashback amount will be directly credited to your Debit card account within 60 days from the transaction.

25. What if the offer is not working on my RuPay Debit card?

Please contact your Issuing Bank for any queries related to RuPay Debit Card offers.

26. Is there any lost card Insurance Cover on my RuPay Debit Card?

No lost card insurance coverage is provided by NPCI on any of the RuPay Debit card Variant. For further details, please refer your Issuing Bank website.

27. What is the eligibility and procedure for claiming Insurance?

All RuPay Debit cardholders are eligible for the Insurance cover as per the below mentioned criteria:

- Age - 5 years to 70 years
- Card Usage - one successful financial or non-financial transaction at any channel in the last 45 days for RuPay Platinum cards and 90 days for RuPay Classic card prior to the incident.

The claim should be intimated within 90 days of the date of accident and the claim documents needs to be submitted within 60 days from the date of claim intimation. For detailed procedure, please refer your Issuing Bank website.

28. What is the Personal Accident Insurance cover available on RuPay Debit cards?

- ✓ RuPay Platinum- Insurance amount can be claimed upto Rs 2 Lac
- ✓ RuPay Classic- Insurance amount can be claimed upto Rs 1 Lac

3. Usage

29. Where can I use my card?

RuPay Debit card can be used at any POS, ATM and E-com merchants in India. For international transactions the RuPay credit card can be used at any PJS, ATM and Ecommerce website which are enabled for Discover Financial Service (DFS).

30. How much can I spend with my card?

You can spend any amount at any time as long as your total balance is sustained.

31. How do I use my card in a shop?

Your card is inserted in a Chip and PIN terminal, you will then have to enter your 4-digit PIN number on the keypad and a receipt will be generated and given to you. Few outlets, where there's no Chip & PIN terminal facility available, the sales assistant will swipe the card through a machine and give you a debit card receipt to sign.

32. How do I use my card over the Internet?

To complete your order, you normally need to type in the 16-digit account number and the card's expiry date that are both shown on your card. You may also need to enter your CVV number, which are the last three digits of the number on the back of your debit card.

33. How do I use my card to buy products over the phone?

You will usually need to give the merchant your name, your 16-digit account number and the expiry date. They are all printed on your debit card. They may request your CVV number, which are the last three digits of the number on the back of your card.

34. Can I register for e-Statements? If yes, what is the procedure for the same?

Yes, you can opt for e-Statement of your Debit card. Please refer your Issuing Bank website

35. Can I download my statements?

You can save your statement as PDFs on your computer from your Online Account (please ensure you password protect these for your security).

36. There's a transaction on my statement I don't recognise.

For such queries, please contact your Issuing Bank customer service.

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37. Why haven't I received a statement this month?

Please contact your Issuing Bank.

4. Customer Service

38. Can I apply for Add-On Debit Cards? How many Add-on cards can I request for on my Primary Debit Card?

Yes, you can apply for add-on cards in addition to the primary card basis your Issuing Bank guidelines.

39. How can I apply for additional cards?

For Add-on Debit cards, you may please contact your Issuing Bank customer service and walk into the branch for the same.

40. What will happen to Debit Card on Expiry? Will I get a new Renewal Card?

Your card will be active till the last day of the month of expiry. For more details, please contact your Issuing Bank.

41. How do I apply for a Replacement Card?

Please contact your Issuing Bank Customer Service for a Replacement Debit Card. Alternatively, you may also visit your Issuing Bank branch for the issuance of Replacement Card.

42. What do I do if I have lost my Debit Card?

In the event that you lose your Debit card, please report the loss to your Issuing bank to block the card either by calling phone banking service or visiting the nearest bank branch.

43. In case if I forget or lost my ATM/TeleBanking/Internet Banking PIN, how I re-generate a new PIN?

You can request for a new PIN in any of the following ways:

- Call your Issuing Bank Phone Banking numbers
- Log on to Internet Banking
- Visit your Issuing Bank branch to place the request

44. How can I cancel my Debit Card?

To close your Debit Card Account, you may call your Issuing Bank's Phone Banking helpline or visit the nearest branch. Also, for security reasons, please cut card into two pieces and dispose them.