



FREQUENTLY ASKED QUESTIONS

RuPay Debit Cards



➤ **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.

➤ **How is Debit Card different from Credit Card & Prepaid Card?**



➤ **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.

➤ **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.

➤ **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).

➤ **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
- Perform a PIN based transaction
- Call Phone Banking

➤ **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).

➤ **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.

➤ **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.

➤ **What do I do if my Debit Card is lost or stolen or if I have lost my Debit Card?**

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.

➤ **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.

➤ **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 P)S, ATM and Ecommerce website which are enabled for Discover Financial Service (DFS).

➤ **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.

➤ **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.

➤ **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).

➤ **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.

➤ **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

➤ **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.