

# DEBIT CARD – FREQUENTLY ASKED QUESTIONS



## About Debit Card

### 1. What is an RBL Bank Debit Card?

A Debit Card is a payment instrument, basically a card used to access funds available in a customer's bank account. It can be used to withdraw cash, for making purchases both online and off line. It is issued against Savings and Current accounts except when the mode of operation is "Jointly".

### 2. How can I apply for an RBL Bank Debit Card?

- An RBL Bank Debit Card comes as a part of the RBL Bank Account Kit which is given to you at the time of account opening in case you have opted for one in the Account Opening form.
- Additionally, even if you've not opted for a debit card at the time of account opening, you can request it later by filling the Form A (with other supporting documents) at the nearest RBL Bank branch.

### 3. What all information is written on my RBL Bank Debit Card?

**Card Number** :Distinct 16 digit Card number

**Magnetic Stripe**  
The magnetic stripe, which contains encoded information, on the reverse of the Card

**Your Name**  
Please ensure that your name appears correctly and advise your Branch for any correction if necessary

**Valid Thru**  
Last day of the month and year up to which your Card is valid

**EMV Chip:**  
EMV chip technology is becoming the global standard for debit card payments. Named after its original developers (Europay, MasterCard® and Visa®), this smart chip technology features cards with embedded microprocessor chips that store and protect cardholder data.

**CVV: Card Verification Value**  
A 3 digit code on the reverse of your Debit Card, is a security feature for Card Not Present (CNP) (i.e. on-line) transactions

**Account No / Signature Panel**  
Distinct 16 digit Account No & the signature panel on which you sign as soon as you get your Card

The diagram shows the front and back of an RBL Bank Debit Card. The front card is a blue Visa International Debit Card with the RBL Bank logo and the word 'Classic'. It features an EMV chip, a 16-digit card number (4591 8300 0000 0000), the name 'RBL International Debit card', and the Visa logo. The back of the card shows a magnetic stripe, a signature panel with the text 'AUTHORIZED SIGNATURE - Not Valid Unless Signed', a 3-digit CVV (1008810030000XXX), and a 123-digit account number. The back also includes a customer care number (+91-22-61156300), the RBL Bank website (www.rblbank.com), and various terms and conditions.

### 4. What is a CVV number?

CVV Number is 3 digit number mentioned on the back of the card. It is an anti-fraud security feature to help verify that you are in possession of your debit card. This value is required as a form of authentication for online and IVR transactions.

#### **5. What is EMV/Chip debit card?**

EMV is a global standard for credit and debit payment cards based on chip card technology" taking its name from the card schemes Europay, MasterCard, and Visa - the original card schemes that developed it.

Unlike magnetic stripe transactions, where typically only the card's track 2 data containing the card number and expiry date is processed, every chip card transaction contain dozens of pieces of information to be exchanged between the card, the terminal and the acquiring bank or processors host. This requires the terminal to perform many stages of complex processing, including cryptographic authentication, to successfully complete a transaction. With EMV & PIN your transactions are even more secure.

### **Card Activation & PIN Related**

#### **1. I have received an RBL Bank Debit Card with my Bank Account Welcome Kit? Is it ready to use?**

No, for security reasons the Debit Card sent is in Inactive status.

#### **2. How do I activate the debit card for usage online or at retail outlets?**

The Card sent to the Cardholder needs to be activated by doing a PIN based transaction at a POS terminal or at any ATM. The transaction can be financial (cash withdrawal, purchase at retail outlets) or non-financial (balance enquiry etc.)

Please note the first transaction cannot be an online transaction.

#### **3. How can I generate my PIN?**

Send an SMS to 9223366333 in the following format –

PIN space <Last 4 digit of Debit Card No> space <Customer ID>space <Your PIN of Choice>

E.g. **PIN** 6789 1012345 1234

#### **4. I don't remember my PIN, How do I reset my password?**

You can simply reset your PIN by sending the following SMS to 9223366333 in the following format –

REPIN space <Last 4 digit of Debit Card No> space <Customer ID> space <Your PIN of Choice>

E.g. **REPIN** 6789 1012345 1234

#### **5. What is the procedure to follow if my Debit Card PIN is blocked?**

If your card is temporarily blocked then it will get activated after 24 hours.

Or if your card is hotlisted that means that card is permanently blocked. You will need to call customer care and request for a new card.

**6. I did 3 unsuccessful PIN attempts at POS terminal and transaction was declined. I remember my PIN now, can I try using the debit card at the POS or an ATM machine or is it necessary for me to get a duplicate PIN.**

- After 3 unsuccessful attempts, your card is temporarily blocked for 24 hours as a means of fraud prevention.
- You can try using your card after 24 hours and you do not need to reset the PIN. For any more information you can call customer care.

### **Card Damaged/Lost/Replacement/Expired**

**1. What should I do if I have lost my RBL Bank Debit Card?**

Customer on finding out that his/her card is lost or stolen should inform the bank immediately through the RBL Bank Customer Care Centre or by way of written communication to his RBL Bank branch or such other mode as may be acceptable to hotlist and block the card. The Cardholder must file a report with the local police and send a copy of the same to RBL Bank. Customer is not liable for any transactions after the card has been reported as lost to the bank.

**2. My Debit Card is going to expire soon, should I apply for a new debit card?**

A new Debit card will be sent to your registered address and you don't need to apply for a new Debit Card separately.

**3. My current debit card is damaged? How do I replace it?**

You can call our customer care center and place a request for Debit Card replacement. After your request new Debit card will be sent to you on your registered address within 7-10 working days.

**4. I came across a transaction on my account using a debit card which was not attempted by me? How do I report this transaction?**

On finding out that an unauthorised transaction has been done on your debit card, you should inform the bank immediately by calling the RBL Bank Customer Care Centre or by way of written communication to nearest RBL Bank branch. The Cardholder must file a report with the local police and send a copy of the same to RBL Bank. Customer will not be liable for any fraudulent transactions if reported within a stipulated time period as per bank's T&C.

## 6. What is VBV & Mastercard Secure code

RBL Bank in association with Visa and MasterCard® lets customer shop online securely with the RBL Bank Debit Card, on merchant websites that subscribe to services of "Verified By Visa™" (VbV) or "MasterCard® SecureCode™" respectively. Customer's identity is confirmed through a simple check process when they make online purchases. This service provides customer with a password to protect their online transactions just like you use your PIN at the ATM. For more information please visit <http://rblbank.com/visa-master-card.aspx>

### Card Transaction Related

#### 1. What are the daily usage limits for my debit card for usage at ATMs and merchant outlets?

Daily card usage limits varies according to Debit Card type. Please visit RBL Bank website > Convenience Banking > Debit card or refer the below link to see the Card limits.

<http://rblbank.com/DebitCard.aspx>

#### 2. Can I use my Debit Card to pay online?

- Yes, you can use your card to pay online
- Select items to be purchased online, put them in the online shopping cart, click pay and it till the time you are redirected to the payment gateway
- Fill in card details
- Choose payment method (either OTP or VBV/3d secure)
- If OTP mode is chosen then Enter OTP received on your registered mobile number
- Pay for the purchase

Choose a payment method

Debit Card

Select debit card

Card Number

Name on Card

CVV Number  What is CVV number?

Expiry Date

Undo if you do have a CVV number and expiry date on card

#### 3. What are the charges for usage of Debit Cards for international transactions?

Cash withdrawal charges at international ATMs is Rs 125/- per transaction (excluding Insignia Debit Cards). In addition to this charge FX markup charges would also be levied.

#### **4. What is the difference between a Domestic & International Card**

Using an International Debit Card, customers can make purchases, make payments on POS and withdraw money in India or overseas. In case of a Domestic Debit Card customer will not be able to withdraw money from overseas nor can he make online or POS payments to international merchants. A domestic card will only work within India.

#### **5. Will I get any intimation for my debit card transactions?**

Yes, you will get intimation of every Debit Card transaction done, through SMS on your registered mobile number and email on your registered email id.

#### **6. What are the charges for debit cards on fuel stations and IRCTC ticket bookings**

The following are the transaction charges applicable when you use the Debit Card at:

- Petrol pumps: Rs. 10 or 2.5% of the transaction amount (whichever is greater).
- IRCTC: Convenience fee + Payment Gateway charges of 1.8%-2% of the transaction amount.

These charges attract a Service Tax and a Swachh Bharat Cess as applicable, in terms with the current Finance Bill.

#### **7. What do I do if while withdrawing cash from ATM, the amount is debited but not dispensed or incorrectly dispensed?**

- Immediately raise a request with the bank by calling the customer care on the number - **1800 123 8040**
- if the investigation is favorable, the amount will be reversed to the account in **7 working days**

#### **8. What do I do if while making payment online or via a POS machine, the amount is debited but services are not rendered?**

- Immediately raise a request with the bank by calling the customer care on the number - **1800 123 8040**
- if the investigation is favorable, the amount will be reversed to the account in **45 working days**