



## Guidelines & Safety Tips for RuPay EMV Debit Card

- Sign on the signature panel at the back of the card as soon as you receive it.
- Use your new card at an ATM immediately to change the system generated PIN to a new 4-digit number of your choice, memorize it and destroy the PIN mailer. You can use your new card at any ATM in the NFS network across India displaying RuPay Logo.
- Never write your PIN on your card.
- Remember the PIN instead of writing it down.
- You should change your PIN regularly. Preferably, change it every quarter.
- Keep your PIN secret. Do not share it with anybody (including family members, your banker or any branch employee).
- Avoid taking help from anybody under any circumstances at an ATM.
- Never let anyone see you enter your PIN.
- Always dip your EMV chip card to enjoy enhanced security for your transactions.
- Not to swipe your EMV chip card at chip enabled terminals to ensure better security.
- Do not give your card to anyone.
- Never leave your card unattended.
- Keep your card in a place where you will immediately know if it is missing.
- In case of loss or theft of your RuPay EMV Debit Card, inform your branch manager or branch immediately and request for blocking the card.
- Keep your card away from sunlight.
- Keep your card away from TV and magnetic products.
- Do not remove or scratch the magnetic stripe behind the card.
- If you have two cards, take care that the magnetic stripes of the two cards do not rub against each other.
- Do not bend the card.

## Using your RuPay EMV Debit Card for Cash Withdrawals at ATMs

**Step 1:** Insert your card into the ATM in the slot indicated. If the ATM is a dip card ATM, dip the card in the slot and take it back. In case of motorized card reader, card will be retained in the ATM till the transaction is completed.

**Step 2:** The ATM will prompt you to select the language in which you desire to interact.

**Step 3:** Next, the ATM will prompt you to enter the PIN.

**Step 4:** If your PIN is correct, you will be provided with a list of transaction options, viz.: Balance Enquiry, Fast Cash, Cash Withdrawal, PIN Change and Mini Statement.

**Step 5:** If you have no further transactions, please collect your card. The card should be collected as soon as it is ejected (within 30 seconds) in case of motorized card reader ATMs, or else it will be retained by the ATM. In such an event, please contact the ATM linked branch or card issuing branch.

## Cash Transactions via RuPay EMV Debit Card

- RuPay EMV Debit Card can be used at any ATM in the NFS network for cash withdrawal of minimum **Rs. 100/-** up to a limit of maximum **Rs. 50,000/-** per day. For further details regarding cash limit, contact the card issuing branch.
- Enter your PIN correctly at the ATM. Your transaction will be declined if you enter the wrong PIN. If you enter a wrong PIN five times repeatedly, your card will get hotlisted for the day. In such a situation, contact the bank

immediately.

**Note:** Bank will not be held responsible for any unauthorised transactions on the Debit Card.

**Important:** As per RBI mandate, any cash left behind in the ATM tray will not be taken back by the ATM. Uncollected cash can be taken by the next person using the ATM. Bank will not be liable for any financial loss.

**Personal Identification Number (PIN):** Confidential 4-digit number for using your card at ATMs and POS.

## Using your RuPay EMV Debit Card at Merchant Establishments\*\*

**Step 1:** Present your card to the Merchant Establishment displaying RuPay logo.

**Step 2:** The merchant will swipe it at the POS terminal and enter the amount of purchase.

**Step 3:** You will be presented the PIN pad. Key in your PIN. The same PIN used at ATMs to withdraw money should be used at Merchant Establishments.

**Step 4:** The terminal will process the transaction and a charge slip will be printed.

**Step 5:** Check the amount on the charge slip and sign on the merchant copy.

**Step 6:** The merchant will return the customer copy of the charge slip and your card.

## Usage of RuPay EMV Debit Card for E-Commerce / Online Transactions

### For First Purchase - Steps - (Online Registration)\*\*

- Open the merchant website, select the merchandise/services you want to purchase/avail. Click on Next/checkout as given.
- Select Payment method as RuPay EMV Debit Card.
- In Payment options - enter the cardholder details on the merchant page and submit the details.
- RuPay Cardholder receives One Time Password on his mobile which is registered with the bank. Cardholder is redirected to OTP page. He enters this OTP in the space provided.
- After submitting the OTP, the cardholder would be notified about the success of the transaction. His card is now considered as "registered" for online transaction.

### NOTE:

- Card/Cardholder will be registered for online transactions only if the transaction is successful

## Know your RuPay EMV Debit Card

### FRONT OF THE CARD

1. **Debit Card Number:** This is your 16-digit Card Number. Please note that you are required to quote this number for all future correspondences with your bank.
2. **Your Name:** Only you are authorised to use your Debit Card. In case of personalised card, please check that your name has been correctly printed on your RuPay EMV Debit Card. If not, then please contact your branch at the earliest. (If your card is an Insta Card, there will be no name printed on it.)
3. **Expiry Date:** Your RuPay EMV Debit Card is valid from the day you

receive it, up to the last day of the month of the year mentioned on the card. The validity period of the card is of 5 years.

4. **RuPay Logo:** Your RuPay EMV Debit Card is acceptable in India at ATMs and Merchant Establishments displaying RuPay logo.
5. **EMV Chip:** The embedded chip in your RuPay EMV Debit Card helps protection against counterfeiting and skimming card frauds.

### BACK OF THE CARD

1. **Magnetic Stripe:** Important information pertaining to your RuPay EMV Debit Card is encoded here. Please protect the magnetic stripe from getting damaged.
2. **Signature Panel:** Please sign on the signature panel immediately on receipt of your card with a non-erasable ball-point pen (preferably black ink).
3. **CVD2:** This is a 3-digit number present at the end of the signature panel on the back of the card. An added security feature for CNP (card-not-present) transactions. Cardholder needs to communicate this number for all e-commerce transactions.

## Terms & Conditions

1. Bank reserves the right to approve or decline any transaction. The card holder cannot later deny any instruction given through this card.
2. Bank reserves the right to start new services for the card or to stop any existing service as and when required.
3. Bank reserves the right to change the **Terms and Conditions** of ATM and POS services anytime.

## Tariff Sheet\*

- Annual fee: **Rs. 150**
- Additional card (p.a.): **Rs. 150**
- Card replacement charges: **Rs. 200**
- PIN regeneration charges: **Rs. 50**
- **Transaction fees at NFS member bank's ATM:** First 3 transactions of the month (financial & non-financial) in metro cities and first 5 transactions of the month (financial & non-financial) in non metro cities are free.
- **Transaction fees at NFS member bank's ATM after free transactions:**
  - Financial (cash withdrawal): **Rs. 20**
  - Non-financial (balance enquiry, mini statement, PIN change): **Rs. 10**
- **The Agrasen Co-operative Urban Bank Ltd. Debit Card Limits**
  - Cash withdrawal limit (per day): **Rs. 50,000**
  - Purchase transaction limit\*\* (per day): **Rs. 1,00,000**

\*Inclusive of GST. \*\*When enabled.