IDBI BANK

Contactless Debit Cards

Frequently Asked Questions

Q. What is a Contactless Debit Card? How it works?

A. Contactless card is a state-of-the-art debit card which facilitates you with faster way to pay for purchases below Rs.2000/- at participating merchants in India. Instead of dipping (or swiping) your card at the billing counter, simply wave/ tap your card on the contactless Point of Sale (POS) terminal and pay without entering a PIN.

These cards can be used at merchants where Near Field Communication (NFC) enabled terminals have been installed. The cards do not require entry of PIN at the terminal.

Q. What are the benefits of IDBI Bank Contactless Debit Card?

A. Contactless card is easier and convenient way to pay:

- It's much convenient than carrying cash.
- The card doesn't leave your hand at checkout when making a contactless purchase.
- You don't have to counter sign or enter a PIN for purchases under the prescribed limit (Rs. 2000/- at present).
- It saves time on both sides of the counter due to shorter transaction/queue time.

Q. How do I get a contactless card?

A: You will get a contactless card if you apply for VISA Platinum or Signature debit card. Existing VISA Platinum and Signature debit card holders can get their contactless card by contacting the branch and requesting a replacement.

Q How to identify whether my IDBI Card is a Contactless Debitcard?

A. Look for thesymbol on your IDBI Bank Debit card. This symbol represents that your card is a Contactless card.

Q. How do i use my IDBI Bank ContactlessDebitCard?

A. It is a simple four step process which takes not more than half a second:

Step 1: Look out for contactless symbol and VisaPayWavelogo | **Visa payWave** onPOS terminal.

Step 2: Request merchant for contactless payment. Merchant will fill the billing amount in the terminal whichwill be displayed to you for verification.

Step 3: Once it echoes a beep sound and/or blue light blinks on the terminal, take the card closer to the contactless POS terminal.

Step 4: Terminal will beep and/ or display four green lights and your transaction is complete. You can then remove your card.

Q. How close to the reader does the card need to be?

A. Customer should hold the Contactless card within 4 centimeters of the card reader. We would recommend that you remove the card from your purse / wallet and then use it on the POS.

Q. Whether I will receive a charge-slip for transactions I make?

A. Yes, however, you have an option to inform merchant for not generating the charge slip.

Q. What happens if the charge-slip is not generated and my account is debited?

A. Generally, such situation does not arise. However, in any such situation, you may contact IDBI Bank customer care to enquire about the status of the transaction.

Q. How do I know when a payment has been made?

A. Your transaction is confirmed by a beep and/or illumination of four green indicator lights and a message displayed on point of sale (POS) terminal confirming that your transaction has been successful. Bank will send SMS alert on your registered mobile number for all successful transactions. All contactless purchases are recorded on your statement and you will get to see them on your IDBI Bank internet banking account and IDBI Bank mobile app as well.

Q. Whether there is a limit on the value of goods I can purchase with Contactless Debit Card?

A. For contactless payment, there is a limit of Rs. 2000/- per transaction in India as per the extant RBI guideline. However, you can use the card like a regular debit card by either dipping or swiping it in the POS terminal and entering PINfor any amount within the overall daily Point of Sales/Online transaction limit of on your card for domestic/international transactions.

Q. Can I still use the CHIP or the Magnetic stripe on my Contactless card?

A: Yes, you can continue to dip (or swipe) your contactless debit card just as you always have. You can also choose to use this option even if there is a contactless terminal available.

Q. What if I am buying something online and the value is below Rs.2000/-?

A: Contactless features works at a shop where there is a contactless POS terminal. There is no change in the way you pay online. This card works as a normal debit card for online shopping/ paying bills i.e. it will require an OTP or Verified by VISA (VBV)password.

Q. What happens when the Contactless transaction is declined?

A.In the rare event when the Contactless transaction on your Debit Card is declined due to any reason. You can request the merchant to take the payment by dipping or swiping the Card.

Q. Whether IDBI Contactless card can be used outside India at ATM or for shopping?

A.Yes, the card, being an International Debit Card can be used globally for ATM and POS transactions for payment through chip or magnetic strip and contactless participating merchants.

Q. What is the limit of Contactless payment overseas?

A:In all countries that have deployed contactless payment till date, transactions up to a specified value are accepted without any form of cardholder verification (e.g. signature or PIN). Threshold above which cardholder verification is required is determined by country specific rules and guidelines.

Q. Will there be any occasions where I will be asked to put in a PIN on purchases under Rs.2000/- using contactless?

A: Yes, you may need to put in a PIN number for your contactless transaction. This may happen overseas. Each country that has contactless cards has different rules and it also depends on the terminal which would be used at that time, in that country.

Q. How do I disable/turn off the contactless option?

A: Contactless is a permanent feature of your card and can't be disabled. You can always dip (swipe) your debit card, if you don't want to make a purchase using contactless.

Q. How safe the Contactless card transactions are?

A.Contactless transactions are more secure then contact transactions as during the transaction the card never leaves your hand. This greatly reduces the risk of the card details falling into the wrong hands and being used for fraud. Contactless cards use the same secure technology as it is used in any chip card.

The maximum transaction value for a contactless transaction is capped at Rs.2000/- in India which further limits any possible loss. Furthermore, you continue to be protected through the lost card liability cover on your card. Just ensure you report loss of your card to IDBI Bank immediately on discovering the same.

Q. What if I unknowingly tap on contactless card reader. Whether it will lead to a purchase transaction on my debit card?

A. This is very least likely to happen because as per the process, merchant will first fill the billing amount in terminal and your card has to be within 4 centimeters reach of the card reader for more than half a second to get the transaction approved. However, in any such situation, you may ask the merchant to cancel the transaction and not to claim the money against the transaction from the IDBI Bank. It is advisable to take a written confirmation from the merchant stating that it will not claim the money.

Q. If my card is lost or stolen; whether the person who finds it can misuse it for repetitive transactions?

A: If someone makes several contactless payments in a row, terminal may be prompted to enter the card's PIN for security validation. If your card is lost or stolen please inform IDBI Bank Customer Care immediately and get the card hotlisted /cancelled/blocked.IDBI Bank Contactless card provides loss cover as long as you report the loss of your card to IDBI Bank immediately.

Q. What process needs to be followed in case of lost / stolen or captured card?

A. In case your card is Lost/ Stolen or Captured by any bank ATM, immediately call IDBI Bank Customer Care or SMS BLOCK <Customer ID>< Card Number> to 5676777, from your registered mobile number, to hotlist /cancel / block your card.

(SMS example: BLOCK 72514892 4214261234567890). You can also hotlist /cancel / block your card through IDBI Bank net-banking.

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