

THE BHAGYODAYA CO-OPERATIVE BANK LTD.

USER GUIDE for RuPay DEBIT CARD

Guidelines & Safety Tips for your RuPay EMV Debit Card

BEFORE YOU BEGIN USING YOUR CARD...

- Sign on the signature panel at the back of the card.
- Memorize your PIN and destroy the PIN mailer.
- Use your new card immediately at any ATM in the NFS network and change the system generated PIN to a new 4-digit number of your choice.

PIN SECURITY

- Keep your PIN secret.
- Do not write the PIN on your card.
- Do not share your PIN with anybody.
- Do not disclose your PIN to your banker or any branch employee.
- Never let anyone see you entering your PIN at the ATM. Ensure that you are alone inside the ATM room while making your transactions or cash withdrawals.
- 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 take help from anybody at an ATM.

CARD SECURITY and SAFETY

- 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 card, call on our **Customer Care No. 079-22161220** between **10.30 A.M.** and **5.00 P.M.** or visit the nearest branch immediately and request for the blocking of your card.
- Remember that **The Bhagyodaya Co-Operative Bank Ltd.** will never ask for any financial / personal / Debit Card related information via email. Hence, **never** respond to emails seeking such information. They may be fraudulent.
- Do not bend the card.
- Do not remove or scratch the magnetic stripe behind the card.
- If you carry more than one card in your wallet, ensure that their magnetic stripes do not rub against each other.
- Keep your card away from sunlight, TV sets and magnetic products.

Cash Withdrawal

You can use your card at any bank's ATM which is in the NFS network. Look for RuPay logo displayed at the ATM. This logo indicates that the ATM is in the NFS network.

Step 1: Insert your card into the slot provided. If the ATM has a dip reader, insert the card into the slot and pull it back. If the ATM has a motorized card reader, your card will be retained in the ATM till the transaction is completed.

Step 2: The ATM will prompt you to select your preferred language.

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

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

Step 5: In case of cash withdrawals your account with **The Bhagyodaya Co-Operative Bank Ltd.** will be debited online with the amount of withdrawal.

Step 6: After you complete the transaction at an ATM having a motorized card reader, collect your card as soon as it is ejected (within 30 seconds) or else it will be retained by the ATM. If your card gets retained, please contact the ATM linked branch or the card issuing branch.

NOTE:

- You can withdraw cash of a minimum **Rs. 100/-** to the maximum limit prescribed for the type of your account. Please go through the **Tariff Sheet** in the previous column for the charges applicable.
- Enter your PIN correctly. If you enter a wrong PIN three times repeatedly, your card will get blocked for the day. In such a situation, contact the bank immediately.
- Bank will not be held responsible for any unauthorised transactions on the 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.

Shopping with your RuPay EMV Debit Card**

Before you begin to shop at a Merchant Establishment, check whether it accepts RuPay cards. If it does, RuPay logo would be displayed at the establishment.

Step 1: Present your card at the billing counter.

Step 2: Your card will be dip at the POS terminal and the amount of your purchase will be entered.

The daily purchase limit of your card is indicated at the end of this column.

Step 3: You will be presented with the PIN pad. Enter the same PIN which you use at an ATM to withdraw money.

Step 4: The POS terminal will process your transaction by debiting your account with **The Bhagyodaya Co-Operative Bank Ltd.** with the purchase amount (subject to availability of funds in your account) and print a charge slip.

Step 5: Verify that amount on the charge slip is correct and sign the merchant copy.

Step 6: The merchant will return the customer copy of the charge slip and your card. It is a good practice to retain your merchant copy for some time after the purchase.

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

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

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 correspondences with your bank.
- 2. Your Name:** Only you are authorised to use your card. Please check that your name has been correctly printed on your 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.
- 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

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

Tariff

CHARGES		
Transactions	Financial (Cash Withdrawal)	Non-Financial (Balance Enquiry, PIN Change, Mini Statement)
Other 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.	Free	Free
Other Bank's ATM		
After first 3 transactions and first 5 transactions in metro and non-metro cities respectively in a month	Rs.15 + 0.50 (NPCI Charges)	Rs.5 + 0.50 (NPCI Charges)
FEES *		
Annual Fee		Rs. 110
Additional Card (p.a.)		Rs. 110
PIN Replacement Charges		Rs. 20
Card Replacement Fee		Rs. 110
DAILY USAGE LIMITS		
Cash Withdrawal Transaction Limit at ATM		Rs. 20000
Purchase Transaction Limit at Merchant Establishment**		Rs. 50000

*Service tax extra. **When enabled.

Regd. & Adm. Office: Nava Madhavpura, Near Delhi Darwaja, Ahmedabad - 380004