



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 as soon as you receive it.
- Use your new card immediately at any ATM in the NFS network to change the system generated PIN to a new 4-digit number of your choice. It is recommended that your first transaction be made at an ATM of **Pune People's Co-operative Bank Ltd.**
- Memorize your PIN and destroy the PIN mailer.
- Never write your PIN on your card. Remember the PIN instead of writing it down.

Dos

- Keep your PIN secret.
- Change your PIN regularly. Preferably, change it every quarter.
- In case of loss or theft of your card, call our Customer Care No. on **(020) 24492187** between **10.00 A.M. and 5.00 P.M.** or visit the nearest branch immediately and request for the blocking of your card.
- Keep your card away from sunlight.
- Keep your card away from TV and magnetic products.
- If you have two cards, take care that the magnetic stripes of the two cards do not rub against each other.

DON'Ts

- Do not give your card to anyone.
- Do not share your PIN with anybody (including family members, your banker or any branch employee).
- Never leave your card unattended. Keep your card in a place where you will immediately know if it is missing.
- Avoid taking help from anybody under any circumstances at an ATM.
- Never let anyone see you enter your PIN. The safest measure is to ensure that you are alone in the ATM while you are conducting your transactions.
- 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 remove or scratch the magnetic stripe behind the card.
- Do not bend the card.
- Remember that **Pune People's Co-operative Bank Ltd.** will never ask for financial / personal / Debit Card related information via email. Thus, please **do not** respond to emails seeking such information. They may be fraudulent.

Card Usage at ATMs

You can use your card at ATMs of Pune People's Co-operative Bank Ltd. or any other 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. You can use your card at over 2.2 lac such ATMs across India.

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 your 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 **Pune People's Co-operative Bank Ltd.** will be debited online with the amount of withdrawal.

Step 6: After you finish 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 minimum of **Rs. 100/-** to the maximum limit prescribed for the type of your account. Please go through the **Tariff Sheet** for the charges applicable.

- Enter your PIN properly at the ATM. 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.

Card Usage at Merchant Establishments**

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

Step 2: The merchant will dip it through the POS terminal and enter the amount of your purchase.

Step 3: You will be presented 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 **Pune People's Co-operative Bank Ltd.** with the purchase amount (subject to availability of funds in your account) and print a charge slip.

Step 5: Verify 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

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

RIGHTS

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*

CHARGES	Financial (Cash Withdrawal)	Non Financial (Balance Inquiry, PIN Change, Mini Statement)
Pune People's Co-operative Bank Ltd. ATM	Free	Free
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 & non metro cities respectively in a month	Rs. 17 per transaction + service tax	Rs. 9 per transaction + service tax

DAILY USAGE LIMITS

Cash Withdrawal Transaction Limit at ATM	Rs. 25,000
Purchase Transaction Limit at Merchant Establishment**	Rs. 50,000

FEES*

Annual Fee	Rs. 100
Additional Card (p.a.)	Rs. 150
Card Replacement Fee	Rs. 200
PIN Replacement Fee	Rs. 30

*Service tax extra. **When enabled.