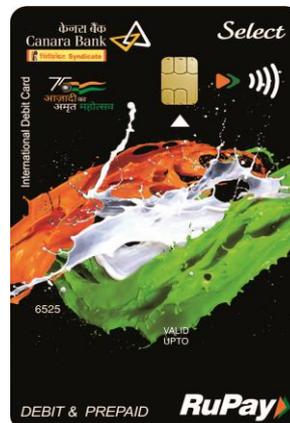# NCMC RUPAY CONTACTLESS/OFFLINE DEBIT CARDS

Frequently Asked Questions

Q1. What is NCMC RuPay Contactless Debit card?

National Common Mobility Card RuPay Contactless is a debit card which allows you to make payments in fraction of seconds, just by tapping the card on the card reader (supporting contactless transactions). You don't need to enter the PIN for completing contactless payments upto INR 5000. Above INR 5000, you can still tap the card to make contactless payments, but PIN entry is mandatory. Also, the card has the facility to make Offline mode of payments up to INR 2000.

Q2. How does contactless technology functions?

Contactless card is a chip card with an inbuilt radio frequency antenna. This antenna uses Near Field Communication (NFC) technology to establish a secure connection with contactless reader to transmit payment related data. Hence, contactless card need not be in contact with the reader, a simple tap on the reader will initiate a transaction.

Q3. Why should I use RuPay Contactless Debit card?

It provides you a single payment platform for making payments across end to end everyday needs.You need not have to worry about carrying cash for small value payments. Additionally, you are free from fear of getting fake notes and lost or theft of cash. You can keep a digital trail of your purchases. You don't need to wait in long queues because contactless transactions are super quick and can be completed in less than a second.

Q4. What is the difference between a regular Rupay Debit Card and a RuPay Contactless Debit card?

RuPay Contactless Debit is a Dual Interface card which supports both contact and contactless transactions, whereas a regular RuPay (EMV/Chip card) can only support Contact transactions.

Q5. How do I know if my RuPay Debit Card is a contactless card?

To know if the card is RuPay Contactless, you need to check for the contactless Indicator ▶))) published on its front.

Q6. Will all Point of Sale terminal accept my RuPay Contactless Debit card?

NPCI requires all contactless/dual interface RuPay payment devices to carry RuPay Contactless Debit Indicator for supporting contactless payments. If the indicator ▶))) is present, you can make "Contactless" payments, whereas if the indicator is absent, you have to dip the card and enter 4 digits PIN to make payment.

Q7. What are the channels across which NCMC RuPay Contactless Debit card can be used?

RuPay Contactless Debit cards can be used across ATM, POS and Ecommerce websites to make payments.

Q8. What are the key features of RuPay Contactless Debit Card?

Key Functions: Dual Interface, Card Balance and Pass writing NCMC RuPay Contactless Debit Proposition:

- Supports both offline (Contactless) & online(Contact & Contactless) transactions
- There is a provision of storing money on the card which can be used to initiate contactless payments (offline payments) across various use cases like toll, metro, railways, transit, parking etc. which is also referred as Card Balance or Offline Wallet.
- It is a unique feature that enables customers to use the card for merchant/operator specific application e.g. travel passes, season tickets, etc.

Q9. Could I unknowingly make a purchase if I come across the contactless card reader?

No, the operator must enter the payment amount for initiating the transaction. Also, the card or device has to be held within 4 inches of the card reader to make any payment. Also, you are allowed to switch-on/switch-off contactless functionality and set the limit through ATM, Branch, Internet Banking & Mobile Banking. Contactless transaction allowed upto ₹ 5000/- per occasion and 5 transactions per day.

Q10. Will I be charged additionally for making contactless payments?

No, there are no additional charges levied to make a contactless payment.

Q11. If my PIN is blocked, can I use RuPay Contactless cards for contactless payments?

Yes, all the contactless payments can be done without entering the PIN.

FAQs related to OFFLINE MODE OF PAYMENTS (Wallet):

Q12. What are offline contactless payments?

The key feature of NCMC RUPAY Contactless Debit Card is offline payments which reduces the dependency on network connectivity. Offline payments do not require an online connectivity with the card issuing bank, hence you don't need to enter 4 digit pin. Card balance is used to make such payments. Offline mode of payments up to INR 2000 is allowed and the functionality.

Q13. Will the offline contactless payments enabled in the card by default?

Yes. On issuance of Rupay NCMC Debit Card to customers, Virtual Account will also be created for Card Wallet, which can be used to load money upto INR 2000 through various channels and use for offline payments.

Q14. How do I enable the offline contactless payments for my NCMC Contactless RUPAY Debit Card?

Below are the following ways to enable the offline contactless payments:

- By directly applying for the NCMC Contactless RUPAY Debit Card (With Offline Enabled) at your base branch after submitting duly filled debit card application or through Online channels viz Website, Mobile Banking and Internet Banking .
- If you are an existing NCMC Contactless RUPAY Debit Card holder, your card is ready for Offline payment functionality.

Q15. Can I reload the card balance/Physical wallet account?

Yes, you can top up/reload/replenish the card balance before it exhausts, so as to make seamless contactless payments. Top up/Reload/Replenishment of used limit shall be allowed only in online mode with Additional Factor Authentication (AFA).

Q16. How do I reload card balance?

Card balance can be topped up via "Money Add" channels, which can be done in following ways:
Money Add Cash- You may approach a transit point or kiosk authorized to top up the card balance (money load transaction). You have to pay the amount to be topped up in cash to the merchant/operator and the operator will perform a money add transaction from POS device to top-up the card balance.
Money Add Account- You may approach transit point /merchant/operator or kiosk to top up the card using savings account. The operator will initiate this money add from POS device to top-up the card balance. The top-up amount will be deducted from card linked CASA and get added to the card balance.
Money Add via online channels- You have to initiate a fund transfer from your debit card linked primary account balance to the card balance using the internet and mobile banking facility. Post successful fund transfer, you have to go to a particular touch point and tap your card against an online card reader. A balance update transaction will have to be done to realize this top-up amount in card balance.

Q17. What is the maximum top up limit of card balance available at any given point of time?

You are allowed to top up the card wallet to a maximum value of Rs. 2000 /- at any given point of time.

Q18. What is the upper limit of an offline transaction?

The upper limit of an offline payment transaction shall be INR 200 and shall change on time to time basis as per guidelines. The upper limit of an offline payment transaction is set at the merchant terminals.

Q19. Where can I use my RuPay Contactless Debit cards for Offline payments?

Transit fare payment system including metros, buses etc., Toll payments, Parking area payments, Restaurants and other retail outlets wherever Offline mode of payments are made available.

Q20. When I dip my RuPay Contactless Debit card for payment, will it reduce my card balance?

When you dip your card, it will use your primary account balance; not your card balance. Card balance is used for offline payments only. Primary account balance (i.e.current/ saving account) is debited for all online transactions e.g. Retail, PoS, ATM, ecommerce etc.

The offline wallet balance (Card balance) is debited immediately for all offline contactless transactions of low value payments e.g. metro, bus, toll, parking etc. However, actual physical wallet will reflect the debit after the payment settlement received from the NPCI.

Q21. Do I need to enter the PIN while using RuPay Contactless Card?

For all offline contactless transactions up to INR 2000 and for all online contactless transactions maximum up to INR 5000, PIN is not required. For all the transactions above INR 5000, you may choose to dip the card followed by mandatory PIN entry.

Q22. Is my Rupay Contactless card protected from the threat of frauds?

Yes, your RuPay contactless card is as secure as any other RuPay card. It contains a highly secure EMV chip, hence it cannot be cloned easily. You need not handover the card to merchant and you yourself shall tap the card on the terminal for completing the transaction. Offline payments shall be made in proximity (face to face) mode only.

Q23. How will I know if the transaction is successful?

If the transaction is successful, terminal/ device will display the message. Also, you may receive charge slip after doing the transaction.

Q24. What if I wave the card more than twice at the terminal? Will I be charged repeatedly?

No. Once a payment is successful (one tap or two tap, depending upon transactions), a new payment transaction has to be initiated from the reader by entering the amount. Multiple taps will not result in deducting the amount more than once.

Q25. What is the validity period of my card?

The Card is valid up to expiry date as mentioned on the card.

Q26.What should I do if my card is lost?

As a cardholder, you are responsible for the security of the card. If the card is lost or stolen, you should report the loss/ theft to Bank's customer care centre and get the card blocked permanently, upon adequate verification or can block the debit card permanently using the various self-service options like IVR, MB & IB. Balance in the wallet of the card shall not be refunded back in case of card lost even on intimation to the Bank.

Q27. What should I do if my card is damaged or I want to replace my card?

Please visit your base branch and surrender your card. Card balance amount if any may be refunded based on latest balance available in your card balance as per Bank's records (virtual account) after reconciliation.

Q28. How can I close my card?

Please visit the nearest base branch and surrender your card. Card balance amount may be refunded to your primary account after reconciliation.

Q29. Can I transfer funds from card Wallet to my primary account?

No, as per the explicit guidelines you will not be allowed to transfer back the fund from card wallet to the main account. This transfer can be done at the time of card closure only.

Q30. Do I earn Interest on card balance/Wallet Account balance?

You will not get any interest on the card balance/Wallet Account balance as it is being treated as prepaid payment instrument.

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