

MESSAGE TO CARDHOLDERS ON INTERNATIONAL USAGE OF DEBIT / CREDIT CARDS:

Dear Cardholder,

In terms of RBI guidelines on Security and Risk Mitigation Measures for Securing Card Present transactions effective from 01.12.2013, EMV chip cards with PIN will be issued mandatorily to those who intend to use debit/credit card for international usage (through Ecommerce/ATM/POS). The cardholders who are holding global magstripe card at present and have used their cards internationally at least once (for/through E-commerce/ATM/POS) will be issued with an EMV Chip card and PIN by way of replacement of existing card on submission of letter of consent for issuance of EMV Chip Card in lieu of existing Magstripe card. A separate communication through SMS will be sent to those cardholders on issuance of EMV Chip card for collecting the card from their base branch.

The existing global magstripe cardholder who intends to use the card for international usage may opt for an EMV Chip card and PIN w.e.f from 01.12.2013. Though the magstripe cards are printed as valid for Global usage; Global usage including for payment at International sites will be enabled only on specific request from the customer to their base Branch for enablement for International use.

The existing global magstripe card, on expiry, will be replaced with a Card for domestic usage only unless international use is specifically sought by the customer

EMV chip cards and PIN will certainly bring in more security on your card transactions.

With Best Wishes,

Deputy General Manager
Canara Bank, Card Division,
Digital banking services Wing, Head office,
No.14, Naveen Complex, MG Road, Bangalore 560001

STEPS FOR COMPLETING PURCHASE TRANSACTION USING DEBIT/CREDIT CARD WITH PIN AT MERCHANT LOCATION (AT POINT OF SALE):

Dear Cardholder,

As per RBI guidelines, with effective from 01.12.2013, all transactions at Point-of-Sales (POS) at Merchant outlets will need to be validated using a PIN. The PIN will add another layer of security for your Debit/Credit Card.

Here's how the Debit/Credit Card with PIN works:

Step 1: The Merchant inserts the Debit/Credit card at a PIN enabled POS terminal

Step 2: The Merchant enters the transaction amount

Step 3: The machine prompts for a PIN to be entered by the customer.

Step 4: The customer enters the Debit/Credit Card ATM PIN in the Point of Sale machine and complete the transaction.

The PIN supplied during issue of the **Debit card** will be valid PIN. The transaction with all debit cards will be authorized only where valid PIN is entered. In case of loss of PIN/forgot PIN, the Debit cardholders may visit any of the Canara Bank ATMs and opt for FORGOT PIN option in the ATM screen under Language Selection Screen >GREEN PIN / FORGOT PIN Option for PIN re-generation. Debit Cardholder need to input information as directed by the input screen and create a PIN of their choice.

The Transaction in respect of EMV Chip based **Credit Card** will be authorized only where valid PIN is entered. Whereas in case of non-EMV Chip cards (magnetic stripe cards) transaction will be authorized by way of signature on the charge slip. In case of forgot PIN for Credit cards the customer has to contact the base Branch or Card Division, DBS, Wing, HO for regeneration of PIN. The new PIN so generated will be dispatched to the address registered with Card Division, DBS Wing, H O.

Kindly memorize your PIN and do not share it with anyone.

With Best Wishes,

Deputy General Manager
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