

## NKGSB Bank RuPay Platinum Debit card user's Manual

Dear Customer,

Heartiest congratulations! The most modern & secure form of cash is now yours! **NKGSB BANK**, launches in association with The National Payments Corporation of India (NPCI) the “**NKGSB RuPay Platinum Debit**” card that enhances convenience so you can enjoy the experience of anywhere any time banking, tension free shopping, transfer transactions within NKGSB accounts at NKGSB ATMs.

The Terms and conditions are mentioned in this user manual. First usage of card at an NKGSB ATM/at any bank's ATM amounts to your acceptance of the Terms and conditions. The **NKGSB RuPay Platinum Debit card** lets you conveniently access your account through ATMs, transact at Merchant Establishment anywhere in India and do online transactions.

Welcome to **NKGSB Bank's** new era banking!!!! We look forward to an Extensive & Fulfilling relationship with you.

### Know your NKGSB RuPay Platinum Debit card:

#### Front side of your card:-

**Debit Card Number:** This is your unique 16 digit card number. Please quote this number in all correspondence/communication with the Bank

**Embossed Name:** Only you are authorized to use your card. Please check to see that your Debit Card is embossed correctly

**Expiry Date:** Your NKGSB RuPay Platinum Debit Card is valid until the last day of the month indicated on the card

**RuPay Logo:** Any Merchant Establishment displaying RuPay logo would accept your Debit Card in India

**Microchip:** This encrypted chip offers you enhanced security making it difficult to copy or counterfeit. You are required to enter Personal Identification Number (PIN) for all your card transactions

#### Back side of your card:-

**Magnetic Stripe:** Important information pertaining to NKGSB RuPay Platinum Debit card is enclosed here. Please protect your card from scratching or exposure to magnet and magnetic fields as it can damage the magnetic stripe

**Signature panel:** Please sign on the signature panel on receipt of your card with a non-erasable ball-pen (Preferably black pen)

**CVV (Card Verification Value):** You will find three digits printed at the end of signature panel. This number is needed while performing online transaction. Please do not disclose your Card CVV to anybody

#### Did you know:

- You can **get cash** within a minute from an ATM anywhere and at any time
- You need not enter amount manually if you do cash withdrawal using “**Fast Cash**” option such as Rs. 500/Rs. 1,000/Rs. 2,000/Rs. 4,000
- You can set your Debit Card PIN using “**Green PIN**” option
- Change/Reset your Debit Card PIN using “**PIN Change**” option
- You can check your **account balance** at an ATM
- You can print **last few transactions** of your account through an ATM
- Using your RuPay Platinum Debit Card, you can **transfer funds** to your own or any other NKGSB Bank Account from NKGSB Bank ATM

- You can avail attractive discounts and **cash back offers** on using your RuPay Platinum Debit Card. (visit [www.rupay.co.in](http://www.rupay.co.in) for RuPay Offer details)

**PIN -Personal Identification Number:** You can set your Debit Card PIN on your own, using “Green PIN” option available on NKGSB ATM. This Debit Card PIN will be needed whenever you will use your RuPay Platinum Debit card at ATM and Merchant Establishment.

### **Steps for GREEN PIN -**

- After inserting card in the NKGSB ATM machine, Select ‘Generate PIN’
- You will see two options viz. ‘Generate OTP’ & ‘Validate OTP’
- Select ‘Generate OTP’
- A message ‘OTP is generated successfully. OTP will be sent on your registered Mobile number shortly’ will be displayed on ATM screen
- You will receive an OTP on your registered mobile number which is valid for 10 minutes
- After receiving OTP, you have to select ‘Generate PIN’ option again & then select ‘Validate OTP’
- On validation of OTP, You will be asked to enter & re-confirm new PIN
- This new PIN which you have set has to be used while using your Debit card on ATM and/or POS
- The Green PIN functionality can be used even for resetting PIN in case you forget your PIN by following the above mentioned steps

\* In case you wish to change/update your mobile number, please contact nearest NKGSB Bank branch

### **Using your NKGSB RuPay Platinum Debit Card for Cash Withdrawals at ATMs**

**Step 1:** Swipe/dip your card at the designated slot in the ATM

**Step 2:** If the ATM is a dip card ATM, dip the card in the slot and remove. In case of motorized card reader, card will be retained in the ATM till the transaction is completed

**Step 3:** Select the language of your choice

**Step 4:** Enter the PIN

**Step 5:** Choose an appropriate option amongst Fast Cash, Withdrawal, Funds Transfer, PIN change, Mini Statement and Balance Enquiry

**Step 6:** In case of motorized Card reader ATMs please collect your card if you have no further transaction/s to be performed. The card should be collected as soon as it is ejected (within 30 seconds)

**Note:** Please collect your cash and card from ATM machine on transaction completion. Dispensed cash will not be taken back by the ATM

### **Using your NKGSB RuPay Debit Card at Merchant Establishments:**

**Step 1:** Present your card to the merchant

**Step 2:** The merchant will insert it in the POS terminal at the slot indicated and will enter the transaction amount

**Step 3:** You will be presented the PIN pad, key in your PIN

**Step 4:** The terminal will process the transaction and charge slip will be printed

**Step 5:** Check the amount on the charge slip. At most of the Merchant Establishments, PIN Verification is automatic & hence signing of the charge slip may not be mandatory

**Step 6:** The merchant will return the customer copy of the charge slip and your card

### **General Guidelines/ Safety Tips:**

- Kindly read carefully the enclosed user's manual and instructions on Green PIN
- Sign on the signature panel at the back of the card as soon as you receive it
- Use your new card at NKGSB ATM immediately to set your PIN using Green PIN functionality
- Please change your PIN to a new four digit number of your choice and memorize it
- Preferably change your Debit card PIN every quarter
- Bank will never ask for your debit card PIN or OTP. Please keep your PIN secret and do not disclose it to anybody, including a family member or your banker
- Please avoid taking help from anybody in the ATM room
- Never let anyone see you enter your PIN
- Never write your PIN on your card or anywhere

### **Taking care of your card:**

- Keep your card safely
- The card must not be kept near a TV or any device emanating magnetic field
- Never leave your card unattended
- Keep your card in a secure place where you will immediately know if it is missing
- Avoid the magnetic stripe on the card getting scratched
- Do not bend the card
- Keep your card away from direct sunlight or heat

### **NKGSB RuPay Platinum Debit Card Charges:**

- Annual fee for the first year is free
- Annual fee from the second year: Rs.99/- inclusive of taxes
- Annual fee for Additional card: Rs.99/- inclusive of taxes
- Card replacement: Rs. 99/- inclusive of taxes
- PIN replacement by way of PIN mailer: Rs. 25/- inclusive of taxes

### **Daily Transaction Limits:**

- ATM cash withdrawal limit Rs. 20,000/-
- Combined limit for POS & ECOM transactions Rs. 1,00,000/-

### **Transaction Fees:**

- All transaction on NKGSB ATM will be free
- Transaction on other Bank's ATM :
  - **For Savings Account:** Free for the first five transactions (including financial & non-financial) in a calendar month. From 6<sup>th</sup> transaction onwards each cash withdrawal will be charged at Rs. 25/- per transaction (incl taxes) & non-financial transaction will be charged at Rs. 10/- per transaction (incl taxes)
  - **For Current Account:** Each cash withdrawal will be charged at Rs. 25/- per transaction (incl taxes) & each non-financial transaction will be charged at Rs. 10/- per transaction (incl taxes)

Feel free to contact our 24\*7 Customer Care Unit On 022-28602000 or approach your nearest NKGSB Bank Branch for your queries pertaining to RuPay Platinum Debit Card.