

- If the POS terminal (domestic or International) is enabled for PIN authentication, you will be prompted for PIN. You will need to enter your ATM PIN and complete the transaction. For domestic transactions PIN is mandated for completing POS transactions. By default the card can be used for domestic purposes.

6. How can I activate my card for international transactions?

- The customer can activate the card for international transaction through SVC Bank Internet Banking and SVC Bank Mobile App. Alternatively, the customer may visit the SVC Bank branch and place a request. We suggest that you get the international transactions activated before you travel abroad.

- Please note mark-up rate and additional charges will be applicable on international transactions.

7. What if I have forgotten my PIN or entered an incorrect PIN?

- You will be given 3 attempts to enter the correct PIN, post which your transaction will get declined. and the Card will be blocked for 24 hours within which you will not be able to generate a fresh PIN. If you have forgotten your PIN, please visit the nearest SVC Bank ATM and select 'Smart PIN' option to generate a One Time PIN. You can also generate the PIN through SVC Internet Banking > Services > Set Debit Card PIN. You can visit the nearest SVC Bank branch for assistance.

8. How will the SVC BANK Visa Debit Card work?

- Step 1: The merchant dips your card/ swipes your card at a POS terminal
- Step 2: He enters the transaction amount
- Step 3: The machine prompts for a PIN to be entered by you
- Step 4: You enter your ATM PIN in the machine
- Step 5: On entering the correct PIN the transaction is confirmed and complete

9. Are there any charges levied on CHIP card?

- For details on schedule of charges kindly log on to [www.svcbank.com](http://www.svcbank.com).

10. Do I have to dip my card or swipe my card?

- The EMV Chip card needs to be dipped and not swiped. If you swipe the card, the POS machine will prompt for it to be dipped.

11. What happens if the POS terminal does not have the dip unit, can I not use the card at all?

- Your EMV Chip card also has a magnetic stripe. In case the terminal does not have a dip slot, the card can be swiped and the transaction can be made after entering the ATM PIN.

12. When I dip the card in the POS machine, why am I being asked for PIN?

- In order to provide an additional level of security, your SVC BANK Visa Debit Card is equipped with an EMV Chip facility wherein you would be requested to provide your PIN to authenticate the transaction. Please enter your ATM PIN when prompted for.

13. In one of the successful transactions, my card was dipped at a certain merchant location and the POS terminal did not ask for a PIN. Was my transaction secure?

- This is because the POS terminal was not enabled to ask for a PIN. However, the transaction was secure since your card is an EMV Chip card.

14. Will I be asked for PIN if the merchant swipes the EMV Chip card at the POS terminal instead of dipping it?

- The CHIP card needs to be dipped and not swiped. If you swipe, the POS terminal will prompt for it to be dipped. Request the merchant to dip the card. If the POS terminal is PIN enabled, you will have to enter the PIN to complete the transaction.

15. After 3 unsuccessful PIN attempts at POS terminal/ ATM, the transaction was declined. I remember my PIN now. Can I try using the debit card at POS terminal/ATM?

- No. The card gets locked in case a wrong ATM pin is entered more than three times. The card gets automatically unlocked the next day.

16. Will SVC BANK Visa Debit Card reach me in an inactivate state? If so, how do I activate the card?

- SVC BANK Visa Debit Card will reach you in an inactive state. You can start using the card in an ATM via Smart PIN.

17. Will I receive the PIN along with the card?

- No, the card will be dispatched to your communication address or the base branch and the PIN will have to be set by you at an SVC ATM via smart PIN.

18. Is my online transaction secure when I am not being asked for a PIN?

- For online transactions you will have to set a password or set an OTP, this itself is an additional authentication for your transactions. You will also have the option to save your details in a secure manner by opting for Tokenization.

19. I have received the SVC BANK Visa Debit Card, can I use my old card till its validity?

- Yes you can use the card until you activate your SVC BANK Visa Debit Card (CHIP Card). Once you activate this card your old card will be deactivated.

20. How can I block my SVC Bank Visa Debit Card?

- SMS STOPCARD to 98206 20454 or call us on our toll free helpline: 1800 313 2120 to block your SVC Bank Visa Debit card. You can also log into SVC Bank Internet Banking or SVC Mobile Banking App and block your Card.

21. What is a PIN? What is a Smart PIN?

- PIN is a four digits Personal Identification Number, which is issued to the customer in a closed jacket and is delivered to him separately. Customers are requested to ensure that PIN jacket is received by them intact and they are also requested to change this PIN immediately. Under no circumstances should the PIN be divulged to anyone, including officials from the Bank.

Smart PIN is an OTP sent to the customer's mobile number so the customer can set his own PIN in the SVC Bank ATM.

22. Is there a limit on the value of products a customer can purchase with contactless Visa card?

- There is no limit on the value of products a customer can purchase using the contactless Visa card. However, for a total bill value of ₹5000 or less, the customer can simply tap the card and complete the transaction (No PIN / signature needed). For a total bill value of ₹5000 or more, customers are required to enter their PIN / sign as per RBI guidelines.

23. If the customer were to get too close to a Visa contactless terminal, is there a risk of the card getting charged accidentally?

- No, the cashier will have to put in the amount in the terminal to activate the reader before the card can be tapped. Also, the card must be held within 4 cms. of the contactless reader.

24. If the customer were to tap their card more than once, would they be charged twice?

- No, the terminals are designed to make only one transaction per card at a time.

25. If a customer has more than 1 contactless card in their wallet and they tap the wallet in front of the reader, would all contactless cards be charged?

- No. If the card reader senses more than 1 contactless card, it will ask to select any 1. The number of contactless cards sensed by the card reader depends on multiple factors. Customers should always take their contactless Visa card out of their wallet to tap & pay.

26. Where can I use my Contactless Debit Card to carry out a contactless transaction?

- You can make payments through the contactless mode at all the merchants having NFC enabled POS machines. Just look for the contactless symbol at the POS machine to make the contactless payments. You can also use your Contactless Debit Card to make payments by swiping/dipping your card & entering the 4-digit PIN at the merchants.

Account Category Name	ATM Limit	POS / E-com. Limit
SB Classic Account	₹25,000	₹25,000
SVC Signature Account	₹50,000	₹50,000
Salary Gold Account	₹75,000	₹75,000

For any limit changes, refer our website - [www.svcbank.com](http://www.svcbank.com)

SCHEDULE OF CHARGES: TYPE OF TRANSACTION	CHARGES (*)
ISSUANCE CHARGES	NIL
ANNUAL CHARGES	₹250
REPLACEMENT (DAMAGED)	₹250
LOST CARD / DUPLICATE CARD	₹250
SURCHARGE AT PETROL PUMPS	2.5% as per industry standard
SURCHARGE FOR RAILWAY TICKETING	1.8% For Internet Bookings and 2.5% For Other Bookings
POS TRANSACTIONS	FREE
E-COM (ONLINE) TRANSACTIONS	FREE
IN INDIA	
ALL ATM TRANSACTIONS ON SVC BANK ATMs	FREE
ATM TRANSACTIONS ON OTHER BANK ATMs	As decided by the Bank from time to time. Visit our Bank's website ( <a href="http://www.svcbank.com">www.svcbank.com</a> ) for regular updates.
IN INTERNATIONAL	
BALANCE ENQUIRY	₹30
CASH WITHDRAWAL	₹150
MARK-UP FOR INTERNATIONAL TRANSACTIONS	3.5%

(\*) Charges are exclusive of taxes  
And are subject to amendment from time to time



For more information, write to us at [customercare@svcbank.com](mailto:customercare@svcbank.com) or call us on our **SVC Care Toll free number 1800 313 2120**



## Freedom of banking 24/7

A world of convenience with SVC Bank Visa Debit card

## Make direct contactless payment securely



Pay Bills



Buy Groceries



Book Tickets



Dine out



Fuel up



Go Shopping



### Four reasons why you should use your SVC Bank VISA Debit card:

- Widely accepted across India & Internationally
- Go cashless
- Track your expenses and minimise overspending
- Secure and safe
- Manage your Card through SMS Banking, Internet Banking & Mobile Banking



FEATURES OF THE CARD

USE YOUR SVC BANK DEBIT CARD INTERNATIONALLY

Your Card can be used overseas, for purchases directly at shopping outlets, restaurants, and for withdrawing cash at any ATMs abroad. Your card is accepted at over 30 million merchant establishments and over 1 million ATMs.

However, your card will NOT be valid for making transaction payments in foreign exchange in NEPAL and BHUTAN.

You can manage your Debit Card features and limits through SVC Internet Banking & SVC Mobile Banking App. You can also do so by sending specific messages from your Registered Mobile Number to our SMS Banking Number: 9820620454. For details, please visit the Bank website: www.svcbank.com

USE YOUR SVC BANK VISA DEBIT CARD FOR SHOPPING AT VARIOUS MERCHANT OUTLETS: SHOP, SWIPE, ENTER PIN & SIGN OR SIMPLY TAP

- Any merchant establishment that accepts VISA Cards will accept your card.
- It is advised to check the amount on the transaction slip, sign and take your card back from the merchant.
- There will be no extra surcharge for making payments through your card at merchant establishments. For use of the card at railway stations and petrol pumps in India, surcharge as per industry standard will be applicable.
- Enjoy faster checkouts and secure payments when you transact with your contactless Debit Card

USE YOUR SVC BANK VISA DEBIT CARD FOR INSTANT ONLINE TRANSACTIONS

- You can use your Card for online transactions in a convenient and secure manner, to make instant payments - to pay bills, recharge your mobile or DTH, book travel and movie tickets, pay insurance premium , purchase mutual funds etc.
- Online transactions using your Card are made safer with OTP which will be received on your registered mobile number.
- Also one time password (OTP) can be set anytime for online transactions

WHY CONTACTLESS

Contactless payment is the latest in secure technologies. It helps you spend less time at the cash counter and gives you the freedom to do things that matter to you the most. It's easy and convenient. For transactions up to ₹5000, just tap to pay using your contactless card at a contactless payment terminal without the need to enter your PIN. For transactions above ₹5000, you can still tap to pay, but you will need to enter PIN to complete the transaction. Contactless Visa cards are accepted at all leading merchants in India.

HOW TO USE YOUR SVC BANK VISA DEBIT CARD ONLINE

- Step 1: Add items to be purchased and proceed to pay
- Step 2: Enter your card number, expiry date and CVV
- Step 3: Select an appropriate option from below
- If password is to be set
  - If OTP is to be generated
- Step 4: Once your transaction is complete, an alert will be sent to your registered mobile number

Note: You need to enable your card for online transactions by sending the following SMS from your Registered Mobile Number to 9820620454: ONECOM <space> (last four digit of your card number)

HOW TO USE YOUR SVC BANK VISA DEBIT CARD AT ATMs

You can use your Debit Card as an ATM card and access your account which is linked to your card anywhere, anytime

- Insert or swipe your card
- Enter the 4 digit PIN
- Enter cash amount to be withdrawn
- Retrieve cash
- Remember to collect your card and your transaction slip

Facilities available at SVC BANK ATMs:

- Fast Cash
- Balance Enquiry/Statement
- Cash Withdrawal
- PIN Change

Facilities available at other Banks ATMs :

(Access to Primary Account only)

- Balance Enquiry
- PIN Change
- Cash Withdrawal

USE YOUR CARD FOR CASH AT POS FACILITY

In case you need to withdraw cash without going to an ATM, your card empowers you to obtain Cash at POS (POINT OF SALE) in a retail store. This service enables all Visa cardholders to not only pay for their purchase but also withdraw Cash. It is indeed a fast and convenient way of obtaining cash. The limit for cash withdrawal is 2,000/- in a day.

ACTIVATION OF YOUR DEBIT CARD

You can activate your Debit Card via Smart PIN at any of SVC Bank ATMs. Smart PIN is an OTP sent to your registered mobile number, so as to help you set your own PIN.

GETTING FAMILIAR WITH YOUR SVC BANK VISA DEBIT CARD

Card Visual Front:

- Your Name: Please ensure that the name appears correctly and advise your Branch for any correction required.
- Card Number: It is a unique sixteen digit number.
- Valid From - Valid Thru: The card is valid till the last day of the month of the year specified on the card.
- Visa Logo: Any merchant establishment displaying the VISA logo accepts your card worldwide.
- An embedded chip for additional security



Card Visual Back:

- Magnetic Strip: This contains encoded information pertaining to your card. Protect your debit card from scratches or exposure to magnets and magnetic fields as they can damage the strip.
- Signature Panel: Please sign this panel immediately on receipt of your card with a non-erasable (preferably black) ink. You will be required to sign the sales slip (tendered by the merchant establishments after your purchase

transactions) in the same manner and style.

- Helpline Numbers: Kindly contact the helpline number 18003132120 in case of emergency.
- CVV: This number is used for validating the transactions done online.
- Electronic Usage Sign: In case of purchase transactions, the debit card can only be used at merchant outlets with electronic point of sale swipe terminals. Please do not try and use your Debit Cards at merchants with "paper imprinters" or for Mail/Telephone order transactions.



USE YOUR SVC BANK VISA DEBIT CARD SAFELY

Do's:

- Always keep your card in a safe and secure place. Treat your card as you would treat cash.
- On receipt of your card, kindly affix your signature on the signature panel provided on the reverse of the card.
- Keep your PIN a secret. Do not disclose your PIN, CVV, Card expiry to anyone. Bank will never call or ask for such details
- It is recommended to change the PIN on first usage.
- Updating passbook or viewing your statement regularly will allow you to keep a track of your transactions and report any unauthorized or suspicious transactions to your Bank immediately.
- Monitor your transactions regularly by checking for text message/ notification for selected transactions.
- Always ensure that the card is used in your presence when transacting at merchant establishments..
- For your safety please retain the sales slip issued at the Merchant Establishment or ATM slip issued for cash transaction on completion of transactions. Always preserve the cardholders copy and check the pay amount after purchase.
- When giving your card to a merchant, ensure that they have given back the correct card.
- Change your PIN regularly.
- Your card is for your exclusive use only. It should never be surrendered to anyone other than a designated Bank officer of SVC BANK .
- Prior to making any online purchase register yourself for Verified by Visa (VBV) and secure your online transactions.
- Inform the Bank about any change in the telephone number/mobile number or correspondence address.
- In case of loss of card, inform the Bank immediately.
- Please visit our website www.svcbank.com for detailed Terms and Conditions on Debit Card usage.

Don'ts:

- Do not disclose your PIN number to anybody.
- Do not keep the card exposed or near any magnetic field like Mobile, Television and other such devices.
- Do not key in your PIN in the presence of any onlooker. Enter the PIN by yourself.
- Do not seek any assistance from strangers.
- Do not attempt to use your card at merchant establishments that do not

possess electronic point-of-sale swipe terminals.

- Do not attempt to use your card for making purchases via telephone/ mail.
- Do not respond to any e-mails that require your bank account number, card number, expiry date or PIN.
- Do not bend the card.
- Bank/IBA/RBI/GOV agencies never ask for Card Number or PIN details. Do not provide these to anyone.

ATM SAFETY

- The Bank urges cardholders to be cautious when using the Card at an ATM.
- Be aware of surroundings, especially at night. Look for well-lit ATMs and do not use an ATM if any suspicious surroundings are observed.
- Secure cash immediately upon removal from the ATM.
- Remember that activity at ATMs is recorded by a surveillance camera.
- Maintain privacy while using ATM by not letting anyone enter the ATM room
- Complaints concerning security of an ATM may be directed to any of the SVC branches.
- You may receive calls to verify suspicious Debit Card transactions including calls to your mobile phone. During a verification call, you will have the opportunity to verify the transaction or activity in question.
- You should keep your Debit Card in a safe place and not make it available to anyone else. To safeguard your Debit Card:
  - Beware of fraud. Our employees will never ask you to disclose your Debit Card PIN, so remember, do not provide any information about your Debit Card PIN.
  - If your transaction was not completed, be sure to cancel the transaction before leaving the ATM.

FREQUENTLY ASKED QUESTIONS

- How is an SVC BANK Visa Debit Card different from a regular magstripe debit card?

  - SVC BANK Visa Debit Card is a CHIP card. It looks just like a traditional card with an embedded chip in addition to the standard magnetic stripe on the back of the card. The CHIP embedded in your debit card secures your transactions as they are in an encrypted form. The CHIP + PIN card is a superior level of security on your card, in line with best global practice of security of transactions. The microchip provides an additional level of authenticity for the transaction.
- How is the SVC BANK Visa Debit Card more secure?

  - The CHIP embedded in your SVC BANK Visa Debit Card processes your data with complete security and it is impossible to copy or tamper with. It also protects your card against counterfeiting and skimming.
- Why should I opt for SVC BANK Visa Debit Card?

  - SVC BANK Visa Debit Card is a chip card which enhances the security of your card and reduces fraud resulting from counterfeit, lost and stolen cards. And in case you plan to travel abroad, CHIP card is compulsory at international POS locations and also for ecommerce transactions using International merchant sites. If you do not use a CHIP card, your transaction will be declined.
- Can the SVC BANK Visa Debit Card be used on any terminal?

  - SVC BANK Visa Debit Card is an EMV Chip card and can be used at any terminal. In case the terminal does not have a CHIP reader or the infrastructure does not support CHIP usage, the card can still be used as a regular magstripe card.
- Will I be asked for PIN at every POS terminal be it domestic or International?