

## Contactless RuPay and VISA Debit Card

*Experience superior banking with our innovative Debit Cards. We are happy to introduce our smart and secure contactless VISA & RuPay Debit Cards, delivering both convenience and delight.*



### Contactless Card Features:

**Contactless Payment Technology:** Our contactless RuPay and VISA Cards are equipped with near-field communication (NFC) technology, allowing customers to make payments by simply tapping their Card on a compatible payment terminal.

1. **Dual-Interface Functionality:** The contactless Cards will have both contactless and traditional chip interfaces, enabling customers to use their Cards for contactless transactions as well as traditional transactions that require the Card to be inserted or swiped.
2. **Card Acceptance:** The contactless RuPay and VISA Cards can be used at a wide range of merchants globally, including retail stores, restaurants, transportation services, and more, wherever contactless payment technology is accepted.

*Please note:* To check if your RuPay or Visa Debit Card is contactless, look for the contactless symbol on the face of the Card.

### Benefits of Contactless Cards:

1. **Speed and Convenience:** Contactless payments offer a faster and more convenient checkout experience, eliminating the need to insert or swipe the Card or enter a PIN for transactions under a specified limit.
2. **Enhanced Security:** Contactless Cards incorporate advanced security features, including tokenization and encryption, which protect sensitive Cardholder data and reduce the risk of unauthorized use or fraud.
3. **Wide Acceptance:** RuPay and VISA are widely accepted payment networks, ensuring that our customers can use their Contactless Cards at a vast network of merchants, both domestically and internationally.
4. **Transaction Limits:** To ensure security, there are transaction limits set for contactless payments. These limits are designed to balance convenience and security while adhering to regulatory guidelines.

Default per day transaction limit for the Card will be as per existing POS transaction (per day) limit. This limit is inclusive of combine tap/contactless and regular Contact PIN based transactions.

Maximum limit for POS Contactless transaction without pin would be INR 5000. If Contactless transaction amount is exceeding INR 5000 value, then Pin is mandatory to process the transaction.

These transaction limits are subject to change in accordance with regulatory requirements, and any updates will be communicated to our customers.

### Security Measures:

1. **Tokenization:** Contactless Cards use tokenization technology, where sensitive Card information is replaced with a unique digital token during transactions, ensuring that the Cardholder's data remains secure.
2. **Encryption:** All contactless transactions are encrypted to protect the Cardholder's information from unauthorized access.
3. **Zero Liability Protection:** Bank provides comprehensive fraud protection and zero liability coverage for unauthorized transactions made using contactless Cards. Customers are advised to report any suspicious activity promptly.

### Usage Guidelines:

1. **Card Activation:** By default the contactless functionality is disabled for all SVC bank debit Cards. Customer are required to enable this feature through Internet Banking or by making request at the branch. Once the feature is enabled, customer can start using contactless feature on their eligible Cards.
2. **Transaction Process:** To make a contactless payment, simply hold the Card close to the payment terminal (within a few centimetres) and wait for the transaction to be processed. No PIN entry or signature is required for transactions under the specified limit.
3. **Contactless Indicator:** The contactless symbol on the Card indicates that it is enabled for contactless payments.
4. **Merchant Terminals:** Look for the contactless payment symbol at merchant terminals.

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