

**RuPay National Comon Mobility Card  
(NCMC)**

# FAQ

## 1. RuPay Contactless

### What are offline contactless payments?

The key feature of Contactless 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 do not need to enter 4-digit pin. Card balance is used to make such payments.


### What is the difference between a regular RuPay Card and a RuPay Contactless Card?

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

### How does contactless technology function?

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 to be in contact with the reader, a simple tap on the reader will initiate a transaction.

### How do I know if my RuPay 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. 

### Can RuPay Contactless Cards be issued in Debit/Credit/Prepaid variants?

Yes, RuPay Contactless card is available on all the three variants Debit, Prepaid and Credit cards.

### What are the channels across which RuPay Contactless card can be used?

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

### Can I use my RuPay Contactless card to make a purchase of more than ₹ 5000/-?

Yes, you can use your RuPay Contactless card irrespective of the value of transaction. For Transactions above ₹ 5000, both contact and contactless payments can be made, but with PIN.

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

- For all contactless transactions up to ₹ 5000 PIN is not required.
- For all the transactions above ₹ 5000, you may choose to dip/tap the card followed by mandatory PIN entry.

**Can I use my RuPay Contactless card outside India?**

Yes, this card can be used outside India. The processing is as per regular transaction i.e., by dipping/swiping and entering the PIN.

**Would 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 must be held within 4 inches of the card reader to make any payment.

**Will I be charged additionally for making contactless payments?**

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

**Is my RuPay NCMC Debit 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. Also, you need not have to handover the card to anybody, just tap the card for completing the transaction.

**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.

**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 must be initiated from the reader by entering the amount. Multiple taps will not result in deducting the amount more than once.

**What is the validity period of my card?**

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

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

No, 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.

**Do I earn Interest on card balance?**

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

**If my PIN is blocked, can I use RuPay NCMC Debit Card Contactless cards for contactless payments?**

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

**Will I get account statement of all Contactless payments?**

Yes, the same can be viewed through Internet Banking and Mobile Banking. However, it may not be available in real time.

## **2. RuPay NCMC Debit Card**

**What is RuPay NCMC Debit Card?**

RuPay NCMC Debit Card is a contactless card which allows you to make payments in a fraction of the second, just by tapping the card on the card reader (supporting contactless transactions). No need to enter the PIN for completing contactless payments below ₹ 5000.

**Why should I use RuPay NCMC 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 do not need to wait in long queues because contactless transactions are super quick and can be completed in less than a second.

**What are the unique features of RuPay NCMC Debit Card?**

- 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 transit and retail etc. which is also referred to 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.

### **Will all Point-of-Sale terminal accept my RuPay NCMC Debit Card?**

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

### **When I dip/swipe my RuPay NCMC Debit Card for payment, will it reduce my card balance?**

- When you dip/swipe 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, ATM, e-commerce etc.
- The offline wallet balance is debited for all offline contactless transactions of low value payments in transit in metros, buses, etc.

### **Is my RuPay NCMC Debit 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. Also, you need not have to handover the card to anybody, just tap the card for completing the transaction.

### **How to manage my card balance in case of joint account?**

As the card balance is specific to the physical card, it will be managed separately for you and your joint account holder. You will not be able to use the card balance of the other joint account holder using your card.

### **Will I get account statement of all Contactless RuPay NCMC Debit Card payments?**

Yes, the same can be viewed through Internet Banking and Mobile Banking. However, it may not be available in real time.

## **3.How to get your RuPay NCMC Debit Card?**

### **How do I get RuPay NCMC Debit Card?**

The card can be applied by visiting the nearest PNB Branch, or through other Digital Channels – Internet Banking, Mobile Banking or by calling IVR.

## 4.Using RuPay NCMC Debit Card

### Can I reload the card balance?

Yes, you can top up/ reload the card balance before it exhausts, to make seamless contactless payments.

### How do I reload card balance?

The money can be loaded in Offline Wallet account through various channels as mentioned under: -

- Through cash at merchant counter (like Metro Stations) – The RuPay NCMC Debit Card holder will visit the merchant counter for recharge of RuPay NCMC Offline Wallet through cash. The official at merchant counter will collect the cash and recharge the NCMC Offline Wallet along with Service Creation (applicable for first time only).
- Through account using the same RuPay NCMC Debit Card at merchant counter - The RuPay NCMC Debit Card holder will visit the merchant counter for recharge of RuPay NCMC Offline Wallet through the same RuPay NCMC Debit Card. The official at merchant counter will recharge the NCMC Offline Wallet along with Service Creation by debiting the customer's account using the same Debit Card (as in case of PoS transactions).
- Through Internet Banking Services (IBS) and PNB One –
  - The RuPay NCMC Debit Card holder can recharge the Offline Wallet Account through IBS / PNB One.
  - Once the wallet account is loaded with funds, customer, during the next visit to the merchant / transport operator, has to tap the RuPay NCMC Debit Card at the designated counter for balance update transaction subsequent to which offline account in the NCMC Debit Card would be credited with funds and the same would then be ready for use.

**Services Creation:** Service details are written in designated service area on the RuPay NCMC Debit Card with the help of Transit operators / terminals. Service Creation transactions will have to be performed for only once on RuPay NCMC Debit Card. The RuPay NCMC Debit Card holders will have to visit the merchant for performing the "Service Creation" transaction. Service will be automatically created on money loading transaction through cash and account whereas in case the Offline Wallet account is recharged through Internet Banking Services and PNB One Mobile App, the RuPay NCMC Debit Card holder will have to visit the merchant counter for loading money in Offline Wallet and creation of service (if not created earlier).

**Balance Update:** When RuPay NCMC Debit Card holder performs Add Money transaction through Bank's e-channels (Internet Banking Services and PNB One), he / she must perform balance update transaction at the designated transport operator terminal for use of RuPay NCMC Debit Card in Offline mode. Terminal operator will tap the RuPay NCMC Debit Card on the device for updating the balance. After successful Balance update transaction, the RuPay NCMC Debit Card is ready to be used in Offline mode.

### What is the maximum top up limit of card balance?

You can top up the card wallet to a maximum value of ₹ 2000. At any given point of time, wallet balance should not exceed ₹ 2000.

### How can I create a Pass?

Reach out to respective merchant/operator for creating a pass like transit passes/ seasonal tickets on your card. The Pass writing must be done by the respective merchant/operator.

**How many maximum Passes can be associated with my RuPay NCMC Debit Card?**

Maximum of 20 passes including trip passes for transit offline payments in metros and buses can be written on the card.

**What should I do if Pass writing fails, and I have paid using cash?**

In case the Pass writing (monthly passes etc.) fails and you have paid via cash then you must present the slip, given at the time of Pass writing to merchant/operator. Merchant will validate the existing Pass on the card. Basis this, he may decide to re-write the pass on the card.

**What should I do if my card is lost?**

Offline Wallet Blocking / Hotlisting: Offline Wallet balance (balance written on chip of the card) cannot be blocked and is liable for misuse if RuPay NCMC Debit Card is lost / misplaced / stolen. Bank will not bear any liability for the residual balance on the Offline Wallet if RuPay NCMC Debit Card is not physically surrendered to the Bank.

**What should I do if my card is damaged, or I want to replace my card?**

The refund of the Offline balance written on RuPay NCMC Debit Card can be processed after cooling period, only if the card is physically surrendered in the Bank branch.