FAQ of Debit Cards.

Features

1) **What is Debit card?**
Debit Cards are plastic payment cards that Unity Bank issues when you open an account based on your eligibility. It is linked to your Saving/s and Current Account/s. Unity Bank debit card are subject to online debit, which means the transactions are processed without any manual intervention to the extent of available balance and limit.

Features of Unity Bank Debit Card
- Debit Cards are quick, contactless, and convenient payments tools.
- They enable you to make real-time payments from your linked account.
- Debit card purchases may require a personal identification number (PIN)
- Debit cards are payment cards that reduce the need to carry cash or physical checks to make purchases.
- You can use debit cards at ATMs to withdraw cash.

2) What are the eligibility criteria for Issuance of Unity Bank Debit Card?
Debit Card shall be issued only to Savings and Current account holders. However, the mode of operation should be considered before accepting the request for the same. Please refer the below tabular representation to check eligibility of customer.

Account Type	Mode of Operation
Savings Account	Self, Either or Survivor, Any one single or Survivor, Former or Survivor, Only First
Digital Savings account	Self, Either or Survivor
Current Account-Proprietorship firm	Proprietor
Current Account - Individual name	Self

3) How to apply Unity Bank Debit card?
- **Visit Unity Bank branches:** Customers can apply the debit card by filling the debit card application forms available at the branches.
- **Website:** Customer can download Debit card application form from Unity Bank website and can submit the filled application to nearest Unity Bank Branch"
- **WhatsApp Banking Service:** Customer can apply for debit card by using WhatsApp banking services.

4) How to activate my Unity Bank debit card?
PIN can be generated through Unity bank ATM/ CRM:

- **Unity Bank ATM/CRM:**
  Step 1: Insert the Debit card at any Unity Bank CRM / ATM. Select 'Green PIN' option >>> Select 'Generate OTP' option on the screen >> 6 digit OTP will be received on your registered mobile number. >> Ensure you collect your card.
  Step 2: Insert the Debit card at any Unity Bank CRM / ATM. Select 'Green PIN' option >> Select 'SET PIN' >> Enter OTP received on your registered mobile number.
  Step 3: Enter the 4 digit PIN, re-enter the 4 digit PIN to confirm.

Step 4: The Debit Card PIN is successfully set

5) How to use my Unity Bank Debit card at different channel?

Below are the different channels for using Unity Bank Debit Card:

- **At RuPay ATMs:**
  Insert your card into the machine. Select language (if the language selection option is available). Select the transaction type (select options as per your requirement). Select the account type. Enter the amount and your debit card PIN.

- **For online transactions:**
  Go to your preferred website. After selecting what you wish to purchase, go to the payment page. Enter your card details, i.e. card number, expiry date, CVV etc. Enter the One Time Password (OTP) sent to your registered mobile number / registered email ID. On validation of OTP, your transaction is complete.

- **At Point of Sale:**
  (POS transactions) Present your card to the merchant. The merchant will insert / swipe your card as per the POS terminal acceptability. The merchant will enter the amount and request you to enter your PIN. Please check the amount before entering your PIN (same as your debit card PIN). Once the card PIN is validated, the transaction will be complete. The merchant will hand over a copy of the charge slip and your card.

- **Contact-less usage:**
  The merchant enters the purchase amount into the POS machine. The customer taps the card against the POS machine. Once the payment is processed, the merchant will share the payment receipt with the customer.

6) What are the different type of Debit card offered by Unity bank?

We have three different Debit card variants:

- **RuPay Easy Debit Card:-**
  Features of RuPay Easy Debit cards
  - Domestic Merchant offers*
  - Contactless
  - Online Transaction
  - Quick & Easy Shopping
  - Secured with Verification

- **RuPay Freedom Debit Card:-**
  Features RuPay Freedom Debit cards
  - Discounts from merchants and Earn cash back on utility bill payments*
  - Amazon pay offer*/Swiggy offer*
  - Complimentary Lounge Program*
  - Comprehensive Insurance cover upto Rs. 2 lacs*
  - 24/7 Concierge Services*

- **RuPay Power Debit Card:-**
  Features RuPay Power Debit card
  - Get access to Health check-ups, Spa services, Gym Golf program*
  - Lounge access*
  - Comprehensive Insurance cover upto Rs. 10 lacs*
  - 24/7 Concierge Services*

(*NPCI offered features)

EMV Chip Debit Cards

7) What is EMV Chip card?
EMV stands for Europay, Mastercard and Visa, the three organizations that created the original chip-card specification that was unveiled in 1996. EMV was created to combat mounting losses related to the use of stolen and counterfeit credit cards.
The embedded security chip holds encrypted data and makes EMV technology extremely difficult to duplicate. The stored transaction codes are dynamic, meaning they change and are never used twice, which keeps the data from ever becoming compromised. Even if a hacker manages to steal the authentication code, it's useless for future transactions and makes duplicating cards to commit counterfeit fraud nearly impossible.

8) How do EMV chip cards work?
An enabled EMV ATM/POS terminal reads and verifies the card information contained in the embedded chip when inserted into the slot of the payment terminal (e.g., ATM, CRM, and POS terminals). Like using the magnetic stripe, card data is then processed for payment authorization; the key difference is that the chip card generates a one-time code for each transaction while a traditional magnetic stripe card does not.

9) Does my Unity Bank Debit card a chip card?
Yes. All the debit card variants issued by the Bank are chip cards.

10) What are the advantages of a chip card?
It is very difficult to create a duplicate card of a chip card as compared to a magnetic strip card as it provides protection against copying data. When a customer uses a EMV chip card at chip-enabled ATM/POS terminal, the chip card technology helps prevent unauthorised usage of a card.

11) How do I use an EMV card to make a purchase?
Making purchases with chip-enabled card is easy. Simply insert the chip end of the card into the ATM/POS terminal with the chip facing up and follow the prompts on the screen. Remove the card from the terminal post completion of the transaction, and take the receipt.

Benefits of Debit cards

12) What are the benefits of Unity bank RuPay debit card?
- **Wide Acceptability:**
  Rupay debit card is accepted everywhere at shops/ ATM within the country.
- **Cash Back offers:**
  Visit Bank website/NPCI for various cash back offers on debit card usage. Further, Bank will notify various offers/additional benefits via SMS/Email on the registered mobile number and Email-ID.
- **Lounge Access Program:**
  Enjoy complimentary Lounge access facility to over 30+ lounges in India with the **RuPay Platinum** debit card.
- **Insurance Program:**
  The Accidental Death and Total Disability cover is provided by NPCI. Below are the variants that are eligible for the same:

> ➢ RuPay Premium Cards (Platinum and Select)
>
> **For more details on RuPay Insurance Program, please visit website** https://www.npci.org.in/what-we-do/rupay/circulars
>
> *(**However, this insurance cover is offered by the Card Network i.e. NPCI, Bank shall not hold the responsible for any matter arising out of or in conjunction with such insurance cover, whether for or in respect of any deficiency or defect in such insurance cover, recovery of payment of compensation, processing or settlement of claims or otherwise)*

Fee associated with Debit card

13) What is the Annual fee of Unity Bank debit card?
Annual fee is a fee levied for debit card facility provided by the Bank every year. It is different for each variant of debit card issued by the Bank. For more details, you can check our Bank's website.

14) What are the other charges associated with Unity Bank debit cards?

- **Card Replacement fee/ Issuance fee:**
  Bank will charge fee for new card issuance/ for card replacement in case of card lost, stolen, or damaged.
- **Financial charges for ATM withdrawal transactions initiated on other Bank ATM terminals**:
  There are 3 free financial + Non-financial transactions on **other Bank's METRO ATM terminals** and 5 free financial + Non-financial transactions on **other Bank's NON-METRO ATM terminals.** Afterwards, the Bank will charge Rs.21 + Taxes for each financial transaction and Rs.10 + Taxes for each non-financial transaction.
  (Financial transaction includes ATM withdrawal transactions and Non-financial transaction includes Balance Inquiry, Mini statement, etc)
- **Cash at POS:**
  Bank will charge 1% fee + Taxes on amount of transaction initiated for cash withdrawal on POS terminal.
- **Transaction Decline fee:**
  Bank will charge Rs.25 + Taxes against debit card transaction initiated by the customer and declined by the Bank due to insufficient funds available in his/her account.
- **Surcharge – Fuel/IRCTC/Other:**
  Surcharge will be charged as applicable on debit card used at Petrol Pump/on IRCTC website, etc.

ATM/ CRM

15) What is Automated Teller Machine (ATM)?
Automated Teller Machine is a computerized machine that provides the cardholders of banks the facility of accessing their accounts for dispensing cash and to carry out other financial transactions without the need of actually visiting a bank branch.

16) What is Cash Recycler Machine (CRM)?
A cash recycler is a depository safe and system that automatically counts and sorts cash deposited to then re-dispense or 'recycle' that same cash for customer use.

17) What are the services/facilities available at Unity Bank CRM?
- Cash Withdrawal
- Cash Deposit (Cardless and With Card)
- Balance Enquiry
- Mini Statement
- Green PIN generation
- PIN Change
- Fast Cash

18) What happens if I enter a wrong PIN or forget my debit card PIN?
When wrong PIN is used 3 times on any given day, the debit card gets blocked. If you remember the PIN, you can use CHANGE PIN request option available in Unity Bank CRM to unblock the card. It will get unblock for ATM usage. However, if you forget the PIN, you can reset ATM PIN by using GENERATE GREEN PIN option available in Unity Bank CRM.

19) What are the possible reasons for my Unity Bank Debit card not working?
The Unity Bank Debit card might not be working if:
- Your account balance is insufficient
- Your daily card limit is reached
- Wrong PIN entered
- Damaged card
- Card is blocked
- Account is freeze or inoperative.

20) My debit card is expired. How I can replace it?
You can replace your expired card by using WhatsApp Banking or by visiting Unity Bank Branch.

POS and Contactless transaction

21) What is PoS Transaction?
A PoS transaction, or Point of Sale transaction is a financial transaction carried out by the cardholder at merchant location using PoS terminal to make purchases.

22) What are the various methods of using a Debit card at a PoS terminal?
A card can be dipped (Chip based card), tapped (Contactless Near Field Communication {NFC} Card) or swiped (Magnetic-Stripe card) at a PoS terminal.

23) What is Contactless transaction?
Contactless transaction allows cardholder to make payment without handing the card to merchant for dipping/swiping in PoS terminal and can use by just tap/wave card over a card-reader of PoS terminal.

24) How will I know that whether my Unity Bank Debit card is a Contactless card, and the machine is enabled for contactless transactions?
You can look for this symbol))) on your Unity Bank Debit card and on the machine at the shop. This symbol, if present, means that your card is a Contactless card and the machine is enabled for contactless transactions.

25) What is the range of Contactless NFC card?
Contactless transaction happens only by tapping the card over a card-reader of PoS terminal. The card typically uses a 13.56MHz radio frequency that only transmits the data within the range of 4 centimeters or less – beyond, the signal is too weak.

26) What is the limit of contactless transaction?
The limit for contactless transaction is maximum Rs.5000 per transaction. However, you can use your debit card for contactless transaction above Rs.5000, but PIN entry is mandatory.

27) Is there any daily limit on the number of transactions/ purchase made using a contactless card?
Yes, there is a daily limit of 5 contactless transactions on this card, which means that only 5 transactions below Rs.5000 will be permitted without two factor authentication, post which any transaction below Rs.5000 on that same day will require the card to be dipped and PIN to be typed/ entered.

28) How do I know when the contactless payment has been made?
The machine at the shop/outlet will indicate that the payment has been made – a light, beep or indicator will let you know that the payment has been processed. You will get a receipt which means that the payment has been successful.

29) Can PoS/Contactless transaction be initiated without generating PIN of newly issued debit Card?
No. Cardholder cannot use the debit card without generating PIN for his/her card.

30) Can debit card be used after 3 unsuccessful attempts of PoS transaction?
Debit card will be temporarily blocked after 3 unsuccessful attempts of PoS transaction. Cardholder need to generate green PIN again/need to change PIN at USFB ATM machine for further usage.

31) Will there be a lag for switching ON/OFF different channels (ATMs, CRM cash withdrawal, PoS, online transactions, and contactless transactions) and also manage transaction limits across these channels?
No. All the changes are saved and activated instantly.

32) What will happen if I do a PoS transaction and my domestic PoS transaction limit is disabled?
The said transaction will get declined. To successfully complete the transaction, cardholder need to enable the limit of PoS transaction by visiting the Unity bank branch to activate the said limit.

33) What will happen if I do a PoS transaction greater than the transaction limit set for PoS transaction?
The said transaction will get declined. To successfully complete the transaction, cardholder need to increase the limit of PoS transaction but it will be within the product limit.

Online Transaction through Debit Card.

34) Is my Unity Bank Debit Card accepted online?
Yes, Unity Bank Debit Card is accepted as a payment tool by retail outlets and e-commerce Merchant across India.

35) Are cross border remittances permitted for purchase/ trade of Bitcoins, cryptocurrencies and virtual currencies using the Unity Bank debit card?

To ensure the security of our customers, the Bank will not allow usage of Debit cards and cross border remittances towards purchase or trading of such Bitcoins, cryptocurrencies and virtual currencies, at merchants suspected to be dealing in cryptocurrencies or online foreign exchange trading, or both.

36) My Unity Bank Debit card doesn't work for online or international transactions. Why?

- As per recent guidelines, at the time of issue / re-issue / renewal, all the debit cards will be enabled for use only at contact-based points of usage [viz. ATMs and Point of Sale (PoS) devices] within India. To enable the other transaction channels, please visit any Unity Bank Branches within working hours. However, the RuPay Debit cards issued by the Bank are presently valid for Domestic Transactions only and will be enabled for International transactions soon.
- Kindly use your card for first transaction on Unity Bank ATM/Cash Recycler Machine (CRM) for Green PIN generation and then initiate Online transaction.

37) What is the One Time Password (OTP) that is required for Online Transactions on my Unity Bank Debit Card?

Unity Bank will send you a new 6 digits numeric One Time Password (OTP) to your registered mobile number every time that you initiate an online transaction. You will need to enter this OTP on the 3D Secure page to authenticate your transaction.

38) Where will I receive the One Time Password (OTP)?

You will receive the OTP for all your online transactions on the mobile number and email-id registered with your Unity Bank. To register or update your mobile number or email-id visit nearest Unity Bank branch. Once your mobile number and email-id is updated, you will start receiving the OTP for online transactions.

39) Can I generate this One Time Password (OTP) before the transaction?

No. The One Time Password (OTP) would be automatically & instantly sent on your mobile number and email-id registered with your Unity Bank, after you have started the transaction and entered your card details.

40) Can I use one OTP for more than one transaction?

No. Every 6 digit OTP is merchant and amount specific and hence is valid only for that particular transaction and cannot be used for any other transaction. Every OTP is valid only for 5 minutes.

41) I was doing an online transaction and have received the OTP for the same. However, I have not used the OTP yet. I have started another online transaction and have also received the OTP for the new transaction. Can I now complete both the transactions?

Yes. You can do more than 1 transaction at a time and you will receive a separate OTP for every transaction. You can successfully complete all your transactions as long as the OTPs for those transactions are still valid. Each OTP is valid for 5 minutes or one successful usage whichever is earlier.

42) What happens if I input the OTP incorrectly?

You can enter the OTP incorrectly a maximum of 3 times. After 3 unsuccessful OTP attempts, a new transaction request need to be initiated by the customer. Kindly note: The Card is not

temporary/permanently disabled when a wrong OTP is entered, since you need to re-start the transaction after completing the number of attempts.

43) What happens if I do not receive the OTP?
- One Time Password (OTP) would be instantly sent on your mobile number and email-id registered with your Unity Bank, after you have started the transaction and entered your card details. If you do not receive the OTP, please check if your mobile number and email-id registered with your Unity Bank is correct or not.
- If the registered details are correct, you can request for the OTP to be re-sent by clicking on -'Resend OTP' displayed on the screen.

44) What if the merchant name appearing in the OTP message is not where I did the transaction?
- If you have received an OTP for transaction not initiated by you, the online transaction at the merchant and for the amount as specified in the OTP message, please report it immediately by calling 18002091122 from your registered mobile number.
- Furthermore, we offer a convenient safety feature that enables you to switch on/ off different channel (ATMs, CRM cash withdrawal, PoS, online transactions, and contactless transactions) and also manage transaction limits across these channels. We strongly recommend utilizing this functionality to prevent any potential misuse.
- If you require any additional information or assistance, please do not hesitate to contact us at **care@unitybank.co.in.**

45) The page where I input the OTP is showing a different mobile number (last 3 digits) what should I do?
Register or update your mobile number by visiting nearest UNITY Bank branch. Once your mobile number is updated, you will start receiving the OTP for online transactions.

Debit card usage

46) **Where can one find the Debit card CVV? What is the use of CVV?**
The CVV number is a code displayed on the back of the card. There are 7 digits entered near the signature panel at the back, out of which the last 3 digits are the CVV number. This value is required as a form of authentication for online and IVR transactions.

47) What will the debit card display on the front and back? What information is present on the card?
- Front side of the Unity Bank Debit card consists: 16 Digit card number, Card Issue month & year, Card Expiry month & year, Card-holder name, EMV chip, and Contactless logo.
- Back side of the Unity Bank Debit card consists: Magnetic strip, Signature Panel with 3-digit CVV, and Customer service helpline details.

48) What are the steps to set up the limit of my Unity Bank Debit Card?
You can set limits on your Debit card by visiting any Unity Bank Branch.

49) Will there be a lag for switching ON/OFF different channels (ATMs, CRM cash withdrawal, PoS, online transactions, and contactless transactions) and also manage transaction limits across these channels?
No. All the changes are saved and activated instantly.

Debit Card Limit

50) Is there any minimum and maximum per day limit for my Unity Bank Debit Card?
Yes. The Bank sets per day limit on transactions like cash withdrawal, PoS, and e-Commerce transactions initiated by Unity Bank Debit Card. The set limit is different for each variant of debit card issued by the Bank. Please refer attachment (Limits of RuPay Debit Card.pdf)

51) Can I modify the transaction limit of my Unity Bank Debit Card?
Yes. You can modify the transaction limit of Unity Bank Debit Card anytime by visiting any nearest Unity Branch within working hours.

52) Is there any fee associated with modification of transaction limit of my Unity Bank Debit Card?
No. Bank will not charge any fee for transaction limit change of Unity Bank Debit Card. You can modify the transaction limit of your debit card any number of times as per your convenience.

Safety & Security

53) What should I do if I don't receive alerts for my financial transactions initiated with my Unity Bank Debit card?
If you've recently changed your contact information and didn't update in bank. Please ensure Unity Bank has your correct phone number and email address by visiting branch.

54) What precautions should I take while shopping at merchant outlet/s using my Unity Bank Debit card?
- Use your card with merchants that you know and can trust. Never allow the shopkeeper to take your card to a different shop/room for swiping it.
- Make sure that your debit card is returned to you after completing a purchase; and be sure that the card that has been returned is your own.
- After a purchase, always take your charge slip(s) with you and tear up any carbon copies.
- Check your charge slips against your monthly account statements to verify your card transactions.
- Once you have reconciled your account statements, tear up all charge slips and discard them.

55) Does unity bank ask for Debit card details?
The Unity Bank representative will never ask you to share your OTP, CVV or Passwords with any one. If you require any additional information or assistance, please do not hesitate to contact us at our toll-free no. 1800 209 1122.

56) What should I do if my Debit Card is lost or stolen?
In the event that you lose your Debit Card, please report the loss to Unity Bank for blocking the Card
I) By contacting us at our toll-free no. 1800 209 1122
II) By visiting the nearest Unity branch during working hours

57) What channels can I use to report disputed transactions.?
You may report a dispute through any of the below mentioned channels
- You can write to us on care@unitybank.co.in
- Contact on 1800 209 1122

- Visit your nearest branch

Tokenisation of Debit card

58) What is tokenisation?
Tokenization is a process by which card details are replaced by a unique code called as token, allowing online purchases to go through without exposing sensitive card details.

59) What is de-tokenisation?
Conversion of the token back to actual card details is known as de-tokenisation.

60) What is the benefit of tokenisation?
A tokenized card transaction is considered safer as the actual card details are not shared / stored with the merchants.

61) How do I tokenize my card with online Merchant?
In the payment page of online merchant, you need to enter your card details, followed by verification via OTP and then a token will be generated associated with your card. This token will be saved by the online Merchant on behalf of actual card data for faster checkouts.

62) Is tokenisation of card mandatory?
No. You can choose whether or not to let your card tokenised.

63) Are there any charges applicable for availing this tokenisation service?
No Charges applicable for the tokenisation service. This is only to secure the card details so that you can have safe and secure online transactions using Unity Bank Debit card.

64) Is there any limit on the number of cards that one can request for tokenisation?
One can request for tokenisation of any number of cards.

65) **What will be expiry date of the tokenized card?**
The expiry date of the tokenized card is linked to the card expiry date.

66) **If the card holder is having 3 different cards, then is the cardholder expected to create 3 different tokens at the same merchant.**
Yes. As mentioned earlier, token must be unique for a combination of card and merchant.

67) **Will the card tokenisation need to be done at every merchant?**
Yes. A token must be unique to the card at a specific merchant. If the customer intends to have a card on file at different merchants, then tokens must be created at all the merchants.

68) **What will happen to the token once the card gets replaced or renewed or reissued or upgraded?**
In such cases, customer should again visit the merchant page and create a fresh token.

69) **Once card is tokenised, how will I see the card details on the merchant page?**
Post tokenisation of your card, you will be able to see the last 4 digits of the card on the merchant page.

70) **Will tokenisation have any impact on the PoS transactions that the card holder does at merchant outlets?**

No. Tokenisation is only required for carrying out the online transactions.

71) **Is Tokenisation applicable for International Card-on-File transactions?**
No. Tokenisation is applicable only for Domestic transactions.

E-mandate Facility on Debit Card

72) **What is an E-mandate?**
E-mandate is a standing instruction or recurring payment instruction on a debit or credit card given by cardholder on a merchant platform like a website or mobile application for recurring transactions e.g. E-mandate set at telecom service provider, OTT platforms, insurance partners and other utility service providers like electricity, gas, water, etc. Through these e-mandates, cardholders shall give consent at a merchant platform (website/mobile application) to debit their account through debit card for recurring payment requests received from merchant, subject to limit, validity specified by the cardholders.

73) What are the different types of e-mandate?
- Fixed e-mandate: The bill value received from merchant will always be a fixed value (eg. in case of Rs. 499 plan opted by cardholder at an OTT merchant)
- Variable e-mandate: The bill value will vary in every recurring transaction (eg. electricity bill)

74) Is there any fee for availing E-mandate facility through Debit card?
No. Bank is not charging any fees for availing e-Mandate facility through Debit Cards.

75) I have set an e-mandate at merchant platform, but my Unity Bank Debit card is lost/stolen and is blocked. Will my new debit card number get updated against my e-mandate at merchant platform end automatically?
For cases where Unity Bank Debit card is blocked due to lost/stolen or other permanent block reasons, recurring transaction will be declined on such blocked cards. Cardholder will have to re-register e-Mandate at the merchant platform using a valid active Unity Bank Debit card. Alternatively, cardholders can make their bill payment directly to the merchant. The Bank will not be liable for any recurring transaction failure due to card block.

76) What happens if have insufficient funds in account on the date of the recurring transaction?
Your recurring transaction will get declined.