



RUPAY DI DEBIT CARD

USER MANUAL

Know your RuPay DI Debit Card

Front

- a) Debit Card Number: This is an exclusive 16 digit card number. The cardholder needs to quote their account number and only the last 4 digits of the card number in all communication / correspondence with the Bank.
- b) Cardholder Name: Only the cardholder is authorized to use the debit card issued by the bank. The cardholder needs to check that his / her card has been correctly indent printed.
- c) Valid Thru (MM/YY): The debit card is valid until the last day of the month of the year indicated on the debit card.
- d) Rupay Logo: All Merchant Establishment / ATMs displaying RuPay logo accept the debit card.
- e) Chip: The chip encrypts information to increase data security when making transactions at stores, terminals or automated teller machines (ATMs).
- f) Wireless symbol: This indicates that the debit card is enabled for contactless payments. The cardholder can simply tap the card on a contactless-enabled point-of-sale (POS) terminal for transactions up to the limit prescribed by the bank, without swiping or inserting the card.

Back

- a) Magnetic Strip: Important information pertaining to the debit card is encoded on the magnetic stripe. Currently disabled due to security risk as the cards are now EMV-enabled which is more secure.
- b) Signature Panel: This panel needs to be signed immediately by the cardholder on receipt of the debit card. The signature should be done with a non-erasable ball point pen.
- c) Customer Service Number: The cardholder can call the bank between 10am to 6pm, Monday to Friday for any queries or assistance regarding Rupay debit card.
- d) Card Verification Value (CVV): This is a three digit number besides the signature panel. It is required while making transactions over the internet to ensure that you have the card with you while paying.

ATM Usage

The cardholder can use the debit card at any ATM displaying Rupay logo. This allows the cardholder 24/7 access to the account linked to the debit card.

Some of the operations that can be performed at ATMs of the CITIZENCREDIT Co-operative Bank Ltd. include:

- a) Cash withdrawal
- b) Obtain a mini account statement for the last 10 transactions
- c) View the available account balance
- d) Generate / Change PIN
- e) E-commerce
- f) Point of Sale (POS)
- g) Tap and Pay (POS)

Generate Your Personal Identification Number (PIN) using our Bank's ATM or Mobile Application digitally.

Procedure to generate Green - PIN using our ATM :

Insert Card » select language » select Green PIN » select Generate OTP » remove and insert card again» select language » select Green PIN » select Set PIN » Enter OTP » enter and re-enter new PIN » Done

Procedure to generate Green - PIN using our Mobile Banking Application:

Log in to Mobile App » Settings Tab » SET PIN/GREEN PIN Tab » Select Your Account » Enter Card validity and CVV details » Enter New PIN and Re-enter New PIN and proceed » Enter OTP and submit.

POS MACHINES AT MERCHANT ESTABLISHMENT

The cardholder should follow the below simple steps while shopping at a merchant establishment.

- a) Look for the Rupay logo at the merchant establishment. The merchant must have an electronic point of sale card swiping terminals.
- b) Present the debit card after making a purchase.
- c) The debit card will be swiped by the merchant for authorization.
- d) Enter your PIN. DO NOT SHARE YOUR PIN.
- e) Beware of 'Shoulder Surfing'. Shield your PIN from on lookers by covering the keypad with your hand or body.
- f) After successful authorization, the cardholder account debited for the transacted amount.
- g) A charge slip will be generated.
- h) Ensure that the debit card is returned by the merchant. The cardholder will be able to purchase items worth up to the transaction limit set by the bank.

IMPORTANT INFORMATION FOR TAKING CARE OF THE DEBIT CARD

- a) As soon as the cardholder receives the debit card, he / she should ensure that the card in the envelope has his/her name and that it is spelt accurately. If there is any error, the same should be informed to the bank immediately.
- b) On receipt of the debit card, the cardholder should immediately sign on the designated signature panel on the reverse of the card.
- c) Upon loss of the debit card, the cardholder should report the same to the bank immediately.
- d) At the time of replacement of card due to renewal / upgradation / cancellation, the cardholder should cut the old card in four pieces diagonally across the magnetic stripe and CHIP before discarding. This will ensure that the card cannot be misused for counterfeit / skimming.
- e) The debit card should be kept in a safe place like the wallet or purse, where the cardholder can quickly notice if it is missing.
- f) The cardholder should check his /her cards periodically to make sure none are missing.
- g) If the cardholder receives notification of any change in details and no such request was made, he/she should contact the bank immediately.
- h) Items with personal information should be kept in a safe place. List of all debit cards, account numbers, expiry dates and the customer service phone numbers should be

saved in a secure place so that the cardholder can quickly contact the bank's customer care in case the card is lost or stolen.

- i) The cardholder should inform the bank immediately about any change in his / her mailing address to ensure correct delivery of card / pin in case of subsequent reissue or renewal of the debit card.
- j) The cardholder should not use a replacement card before the primary card is blocked.
- k) The cardholder should register/update his/her mobile number with the bank. This will ensure that all transaction alerts are received by the cardholder. This will help in identifying frauds and duplicate transaction as soon as they occur.
- l) The cardholder should never disclose his/her debit card PIN to anybody, not even to the Bank's representative.
- m) In case the cardholder does not recognize a transaction, the same should be reported to the bank immediately.
- n) The cardholder should not hand over copies or original documents containing his/her personal data like birth date, PAN number, financials and address proof to any unknown person.
- o) The cardholder should never sign a blank application form that is to be filled in by an agent or a bank representative at a later time.
- p) The cardholder should never give a photocopy of the reverse of the debit card to anyone for any reason, even if it is an application for a new card.
- q) The cardholder should never reveal financial or personal information unless he/she has initiated contact. Thieves usually pose as representatives of banks, internet service providers and government agencies as a way to get cardholders to divulge personal or financial data that can be used to commit fraudulent transactions. These types of scams, such as "pretexting" and "phishing" can be perpetrated in person, over the phone, on the internet and through e-mail.
- r) The cardholder should never lend his/her debit card to anyone or allow access of the card. If the card is misused by family members/employee, he/she will be responsible for the transaction.
- s) The cardholder should never respond to phishing e-mails that falsely claim to be from a bank and request to disclose personal and bank related confidential details. The Bank will never ask the cardholder for their personal banking details.
- t) In case the cardholder needs his/her debit card to be re-issued or terminated, the cardholder needs to send a written request to the address as specified by the issuing bank.
- u) E-commerce transactions on the debit card are permitted.

DO'S AND DON'TS FOR USAGE ON POINT OF SALE

- a) Always be present during transactions – Ensure your debit card is swiped, dipped, or tapped in your presence only. Do not allow it to be taken out of sight or swiped on multiple devices.
- b) Protect sensitive details – Never allow your card number, expiry date, or CVV (the 3-digit code at the back) to be noted down or shared. This can be prevented by ensuring all transactions happen in your presence.
- c) Verify the charge slip – For “purchase with cashback” transactions, confirm that the slip clearly shows the purchase amount and the cashback amount separately, while the total matches the combined value.
- d) Shield your PIN – While entering your PIN, shield the keypad with your hand or body to avoid “shoulder surfing” or hidden cameras capturing your PIN.
- e) Dispose documents safely – Destroy receipts, tickets, travel itineraries, or any documents that display your card number to prevent misuse.
- f) Check returned card – After every transaction, confirm that the card returned by the merchant is indeed your own, especially in crowded places such as malls, supermarkets, or service stations.
- g) Duplicate swipe handling – If your card is swiped twice by mistake, request the merchant to void one of the transactions immediately and provide a “Void Receipt.” Keep this receipt until the credit is reflected. If you discover the duplicate later, approach the merchant for a refund.
- h) Tap & Pay transactions – For contactless payments, tap your card only once and hold it near the POS terminal until the confirmation message appears. Do not hand over your card to the merchant for tapping. For transactions above the contactless limit, you will be prompted to enter your PIN.

For Customer Support

Please call us at: Toll Free No. 1800 123 0209 (10:00 am to 6:00 pm). You may write us at: customercare@citizencreditbank.com

Visit our website to note the Terms and Conditions of Usage of the RuPay Debit Card.