FAQ on Virtual Debit Card – Version 1.0

1. Post login to the mobile app, under which option this feature to be enabled?
   • Separate Virtual debit Card menu will display in D-lite app (Card option). Once customer click the Virtual debit card, customer can view the below options.
   - ➢ Apply Virtual Debit Card
   - ➢ Set/Reset Virtual Card PIN
   - ➢ View Virtual Debit Card
   - ➢ Convert to Physical Debit Card
   - ➢ Dispatch Details.

2. What kind of card details can customers view in D-lite?
   • Card number / Expiry date / CVV
   • By default, masked card number will be displayed. To view the full card number, expiry date & CVV, MPIN+OTP to be authenticated.

3. How to activate the card?
   • By default, card will be issued with Inactive status.
   • Upon set the ATM PIN card will be activated.
   • After activation of Virtual Debit card by setting the green pin the customer can enable the E-commerce transaction option.

4. Whether card can be activated immediately?
   • Once the customer set the PIN, customer can start to use the Virtual Debit card.

5. On successful conversion of Virtual Debit Card into Physical debit card, whether Virtual Debit Card to be immediately blocked in the mobile application?
   • No.
   On issuance of Physical Debit Card the existing Virtual Debit card will not be displayed in the mobile application.

6. Any charges to be levied for availing Virtual Card?
   • First issuance charges are not applicable. However, the AMC charges of the Debit cards are applicable.

7. Once customer convert the Virtual card to physical card, Customer can view the status of dispatch?
   Yes. Once Physical Card processed and dispatched to customer address, Customer can track by using the consignment details through Virtual debit card → Dispatch details option.

8. Whether Virtual card can be converted to other Card networks (VISA / MasterCard)?
   Yes. Virtual cards are issued under Rupay variant. In case customer requires a physical card under VISA / MasterCard variants, then he should reach the branch / Contact Centre to submit the request. Re-issuance charges of Debit card are applicable.

9. Whether Virtual debit card can be used for international transactions?
   No. It can be used only for Domestic transactions since the card is issued under Rupay "Domestic" BIN. In the subsequent enablement of Virtual Debit Card features, the card will be provided with all three card networks and the international Debit Card will also be enabled, restricted to usage in E-commerce (Domestic/International).

10. To which address will the Physical card be delivered?
    Physical card will be delivered to the communication address which ia available in customer Profile as per Bank DB (CBS), at the time of submission of request in D-Lite.

11. Whether the Virtual Debit Card & Physical debit card will get disabled in case there is no transaction in the card after activation?
    Yes, the debit card (Virtual/Physical) will be disabled if there is no transaction in the debit card for a period of 6 months from the date of activation of the card. However, customer can enable the card through the card control option available in Dlite/Internet banking.

12. Whether the Virtual Debit Card can be controlled through the card control options in Dlite/Internet Banking?
    Yes.

13. Virtual Debit card- Transaction Dispute handling mechanism?
    Yes applicable. The Transaction Dispute handling mechanism followed for Physical Debit Card is applicable for Virtual Debit card, also.

14. Whether Physical card can be used for Contactless payments?
    Yes. Physical card can be used in Contactless supported PoS terminals.

15. What will be the status of Physical card post conversion?
    - By default, ATM / POS / Ecom flag will be disabled for security reasons.
    - Customer should enable the required flag in MB / IB before using the Physical card.
    - Customer can use the same PIN for further transactions which is configured during Virtual card activation.

******End of Document******