FAQ on Interoperable Cardless Cash Withdrawal (ICCW) transactions.

1. *What is ATM Interoperable Cardless Cash Withdrawal?*

ATM Interoperable Cardless Cash Withdrawal (ICCW) is a secure and convenient UPI-based method that allows users to withdraw cash from KVB or any other ICCW-enabled bank ATMs without using a debit or credit card. This eliminates the need to carry and manage multiple cards for cash withdrawals through ATMs, which reduces the risk of card-related fraud.

2. *How it works?*

When the customer selects the 'Cardless Cash Withdrawal using UPI QR' option at an ATM, they will be prompted to enter the desired withdrawal amount. After entering the amount, the ATM will display a single-use dynamic QR code on the screen. The customer must then scan this QR code using a UPI app that supports ICCW and authorize the transaction by entering their UPI PIN. Once the transaction is approved, the ATM will dispense the cash.

3. *What is the transaction limit?*

Particulars	**Transaction limit**
Minimum Transaction amount	Rs.100 per Txn.
Minimum Transaction amount	Rs.10,000 per Txn.
Per day cash withdrawal limit	Rs.1,00,000/-.
No. of Transactions allowed	20 Txn per day.

- Transaction counts inclusive of regular UPI transactions.
- Cash withdrawal limit is exclusive for ICCW transactions

4. *Is a valid debit card required to initiate this transaction?*

No, you do not need a physical or virtual card to use ICCW services. All you need is a UPI app that supports ICCW functionality.

5. *Which UPI mobile apps support ICCW?*

ICCW is supported by several UPI mobile apps, including:

- KVB DLite
- BHIM KVB UPAY
- NPCI BHIM
- Other third-party or bank UPI apps listed by NPCI

  For the most up-to-date list of supported apps, please visit the official NPCI page: https://www.npci.org.in/what-we-do/nfs/product-overview/interoperable-cardless-cash-withdrawal

6. *What are the applicable transaction charges?*

Regular ATM transaction charges will be applicable to ICCW transactions. These charges are the same as those for standard ATM card withdrawals. The transaction count logic includes both types of transactions.

To learn more about applicable charges, please visit our official page: https://www.kvb.co.in/service-charges-fees/card-related-services/

7. *What if the account is debited but cash is not dispensed?*

If your account is debited but the ATM does not dispense cash, the amount will be automatically reversed within the timelines prescribed by the RBI.