



NKGSB Bank
NKGSB Co-op. Bank Ltd.
(Multi-State Scheduled Bank)



NKGSB CO-OP BANK LTD
INFORMATION TECHNOLOGY DEPARTMENT

USER MANUAL ON
VISA CLASSIC DEBIT CARD
Version 1.2



Dear Customer,

Heartiest congratulations! The most modern & secure form of cash is now yours! Backed by **NKGSB BANK**, launched in association with **VISA**, **NKGSB VISA Classic Debit card** optimizes convenience, so you can enjoy the convenience of anywhere any time banking, tension free shopping, transfer transactions within NKGSB accounts at NKGSB ATMs. The Terms and conditions are mentioned in this user manual. First usage of card at an ATM/at any bank's ATM amounts to your acceptance of the Terms and conditions. Your **NKGSB BANK VISA Classic Debit card** lets you conveniently access your account through ATMs, transact at merchant Establishment anywhere in India & Overseas do online transactions.

Welcome to **NKGSB BANK** new era banking!

Looking forward to a long, fulfilling relationship.

Card Production Department -

NKGSB BANK, Card Operations Dept.

BEST Officers' Quarters, Gen. A. K. Vaidya Marg,
Dindoshi, Malad (E), Mumbai - 400 097.

General Guidelines/ Safety Tips:

- Kindly read carefully the enclosed user's manual and instructions on Green PIN.
- Sign on the signature panel at the back of the card as soon as you receive it.
- Use your new card at NKGSB ATM immediately to set your PIN using Green PIN functionality.
- Please change your PIN to a new four digit number of your choice and memorize it. Preferably change your Debit card PIN every quarter.
- Bank will never ask for your debit card PIN or OTP. Please keep your PIN secret and do not disclose it to anybody, including a family member or your banker. Bank will never ask your PIN details.
- Please avoid taking help from anybody in the ATM room.
- Never let anyone see you enter your PIN.
- Never write your PIN on your card.

Steps for GREEN PIN -

1. After inserting card in the NKGSB ATM machine, click on 'Generate PIN'
2. You will see two options viz. 'Generate OTP' & 'Validate OTP'
3. Click on 'Generate OTP'
4. A message "OTP is generated successfully. OTP will be sent on your registered Mobile number shortly" will be displayed on ATM screen
5. You will receive an OTP on your registered mobile number. OTP is valid for 10 minutes.

6. After receiving OTP, you have to click again on Generate PIN & then on Validate OTP
7. On validation of OTP, You will be asked to enter & re-confirm new PIN
8. This new PIN which you have set has to be used while using your Debit card on ATM or POS.
9. Green PIN functionality can be used even for resetting PIN in case you have forgot your PIN.

* In case you wish to change/update your mobile number, please contact nearest NKGSB Bank branch

Taking care of your card:

- Keep your card safely.
- The card must not be kept near a TV.
- Never leave your card unattended.
- Store your card in a secure place where you will immediately know if it is missing.
- Avoid scratching the magnetic stripe.
- Do not place two Cards with the magnetic strips together.
- Do not bend the card.
- Keep your card away from direct sunlight.

Did you know :

- You can get cash within few seconds from an ATM anywhere and at any time.
- You can check your account balance at an ATM.
- You can print last few transactions of your account through an ATM.
- You can avail attractive discounts and cash back offers on using your VISA Classic Debit Card. (visit www.visa.co.in for VISA Offers details)

Using your NKGSB BANK VISA Classic Debit Card for Cash Withdrawals at ATMs

Step 1 : Swipe your card horizontally or vertically with the EMV Chip facing the slot.

Step 2 : Insert your card into the ATM at the slot indicated. If the ATM is a dip card ATM, dip the card in the slot and take it back. In case of motorized card reader, card will be retained in the ATM till the transaction is completed.

Step 3 : Select the language in which you desire to interact.

Step 4 : Key in the PIN

Step 5 : Choose appropriate option amongst Fast Cash, Withdrawal, PIN change, Mini statement and Balance Enquiry.

Step 6: If you have no further transactions, please collect your card. The card should be collected as soon as it is ejected (within 30 seconds) in case of motorized Card reader ATMs,

or else it will be retained by the ATM. In such an event, please contact the ATM linked branch or card issuing Branch.

Note: Please collect your cash and card from ATM machine after the transaction completion, left cash will not be taken back inside by the machine.

Using your NKGSB BANK VISA Classic Debit Card at Merchant Establishments:

Step 1 : Present your card to the merchant.

Step 2 : The merchant will insert it to the POS terminal at the slot indicated and enter the amount of purchase.

Step 3 : You will be presented the PIN pad, key in your PIN.

Step 4 : The terminal will process the transaction and charge slip will be printed.

Step 5 : Check the amount on the charge slip and sign the merchant copy. Since at most of the merchant establishments, the PIN Verification is automatic, signing of the charge slip may not be mandatory.

Step 6 : The merchant will return the customer copy of the charge slip and your card.

Know your NKGSB BANK VISA Classic Debit card:

1. Debit Card Number :

This is your unique 16 digit card number. Please quote this number in all correspondence/ communication with the Bank.

Your Name :

Only you are authorized to use your card. Please check to see that your Debit Card has been correctly printed.

2. Expiry Date:

Your NKGSB Bank VISA Classic Debit Card is valid until the last day of the month indicated on the card.

3. VISA Logo :

Any merchant Establishment displaying VISA logo would accept your Debit Card in India & Overseas as well.

4. Microchip :

This encrypted chip offers you enhanced security making it difficult to copy or counterfeit. You are required to enter Personal Identification Number (PIN) for all your card transactions, thus your card never leaves your sight.

BACK

1. Magnetic Stripe:

Important information pertaining to NKGSB bank VISA Classic Debit card is enclosed here. Please protect your card from scratching or exposure to magnet and magnetic fields as it can damage the magnetic stripe.

2. Signature panel :

Please sign on the signature panel on receipt of your card with a non-erasable ball-pen (Preferably black pen).

3. PIN -Personal Identification Number :

You will have to use the Green PIN set for use of your Debit card at ATMs and Merchant Establishment.

NKGSB BANK VISA Classic Debit Card Charges :

- Annual fee from second year (p.a): Rs.125/- + applicable taxes.
- Additional card (p.a): Rs.125/- + applicable taxes.
- Card replacement Rs.125/- + applicable taxes.
- PIN replacement Rs. 25/- + applicable taxes.

Daily Transaction Limits:

- ATM cash withdrawal limit Rs. 15,000/-
- POS + ECOM transaction limit Rs. 50,000/-

Transaction Fees:

- All transaction on NKGSB ATM will be free
- Transaction on other Bank's ATM :

For Savings Account: Free for the Metro ATMs 3, Other ATMs 5 transactions (including financial & non-financial) in a calendar month. From 4th transaction for Metro and 6th transaction for other onwards each financial transaction will be charged at Rs. 20/- per transaction (+ applicable taxes) & non-financial transaction will be charged at Rs. 10/- per transaction (+ applicable taxes)

For Current Account: Each cash withdrawal will be charged at Rs. 20/- per transaction (excl taxes) & each non-financial transaction will be charged at Rs. 10/- per transaction (excl taxes)

ATM usage (outside India) : Financial Rs.120/- And 3% currency conversion charges and non-financial Rs.25/- (+ applicable taxes).

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| Slip Retrieval and chargeback processing | : Rs.225/- + applicable taxes |
| Surcharge on Petrol Pump | : 2.50% of transaction / as applied by Merchant |
| Surcharge on usage on IRCTC | : 2.50% of transaction / as applied by Merchant |