



**NKGSB Co-operative  
Bank Ltd.** (Multi-State Scheduled Bank)

**NKGSB CO-OP BANK LTD  
INFORMATION TECHNOLOGY DEPARTMENT**

**USER MANUAL ON  
RUPAY PLATINUM DEBIT CARD  
Version 1.3**

# NKGSB Bank RuPay Platinum Debit card user's Manual

Dear Customer,

Heartiest congratulations! The most modern & secure form of cash is now yours! Backed by **NKGSB BANK**, launched in association with **RuPay**, **NKGSB RuPay Platinum 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. RuPay Platinum International Debit card provides exclusive, convenient benefits of digital Payments & shopping in India & overseas. 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 RuPay Platinum Debit card** lets you conveniently access your account through ATMs, transact at merchant Establishment anywhere in India and do online transactions.

The Tap and Go contactless feature of your contactless debit card ensures that your card never leaves your possession during the purchase transaction done over NFC enabled terminals. The card also has an EMV chip that allows you to transact at usual terminals as well.

The RuPay Platinum International Debit Card offers all of the aforementioned advantages as well as those of online shopping and digital payments in India and abroad. Welcome to **NKGSB BANK** new era banking!

Looking forward to a long, fulfilling relationship.

## 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 through ATM -

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.

### **Steps for GREEN PIN through Mobile Banking/Internet Banking -**

You may download our Mobile banking application (**QuickMobil**) from Play Store (for Android users) or App Store (for iOS users) or you can register yourself for Net Banking by visiting our website ([www.nkgsb-bank.com](http://www.nkgsb-bank.com)).

Steps to create your own PIN.

1. Click on card menu on dash board after successful login.
2. Select the account number to which card is linked.
3. Click on 'Inactive Cards'
4. Click on 'Set Debit Card PIN'
5. Enter the card expiry date, CVV number and click on proceed
6. Enter the OTP received on your registered mobile number
7. Create your own 4 digit 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 RuPay Platinum Debit Card. (visit [www.rupay.co.in](http://www.rupay.co.in) for RuPay Offers details)

## **Using your NKGSB BANK RuPay Platinum Debit Card for Cash Withdrawals at ATMs**

**Step 1 :** Insert your card into the ATM at the slot indicated. Card will be retained in the ATM till the transaction is completed.

**Step 2 :** Select the language in which you desire to interact.

**Step 3 :** Key in the PIN

**Step 4 :** Choose appropriate option amongst Fast Cash, Withdrawal, PIN change, Mini statement and Balance Enquiry.

**Step 5:** 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 RuPay Platinum 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.

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

## **Know your NKGSB BANK RuPay Platinum Debit card:**

### **Front side of the card**

1. Debit Card Number :

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

2. Your Name :

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

3. Expiry Date:

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

4. RuPay Logo :

Any merchant Establishment displaying RuPay logo would accept your Debit Card in India.

5. 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 side of the card**

1. Magnetic Stripe:

Important information pertaining to NKGsb bank RuPay Platinum 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.

**DUPLICATE CARD ISSUE**

1. Duplicate card will be issued if the cardholder reports in writing about loss of card, damage of card, reported counterfeiting of the card, reported skimming of the card or swallowing of the card when used at other Banks' ATMs or if the card is permanently blocked by the customer by using mobile banking or net banking facility.

2. Applicable charges will be levied to customer for issuing duplicate card.

**HOTLISTING / BLOCKING OF CARD**

1. Customer Induced: Cardholder can seek to hotlist / block the debit card in any of the following modes:

a. Submit written request to any of the branches

b. Mobile Banking

c. Net Banking

d. Customer Care Centre – Email id [customercare@nkgsb-bank.com](mailto:customercare@nkgsb-bank.com) and Contact no. 08069791917

Please note that If the debit card is blocked **permanently** through any of the method mentioned above then customer will have to apply for new debit card as the same cannot be unblocked.

## **CANCELLATION OF CARD**

In case if the card holder wishes to cancel the card, he can do so with written application made to any of the branches.

### **NKGSB BANK RuPay Platinum 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 (Printed PIN mailer) Rs. 25/- + Applicable taxes

### **NKGSB BANK RuPay Platinum Contactless Debit Card Charges**

- Annual fee from second year (p.a): Rs.150/- + Applicable taxes.
- Additional card (p.a): Rs.150/-+ Applicable taxes.
- Card replacement Rs. 150/- + Applicable taxes
- PIN replacement (Printed PIN mailer) Rs. 25/- + Applicable taxes

### **NKGSB BANK RuPay Platinum International Debit Card Charges**

- Annual fee from second year (p.a): Rs.250/- + Applicable taxes.
- Additional card (p.a): Rs.250/-+ Applicable taxes.
- Card replacement Rs. 250/- + Applicable taxes
- PIN replacement (Printed PIN mailer) Rs. 25/- + Applicable taxes

### **NKGSB BANK RuPay Platinum Debit Card Limits:**

- ATM cash withdrawal limit Rs. 20,000/-
- POS + ECOM transaction limit Rs. 1,00,000/-

### **NKGSB BANK RuPay Platinum Contactless Debit Card Limits:**

- ATM cash withdrawal limit Rs. 20,000/-
- POS + ECOM transaction limit Rs. 1,00,000/-
- Contactless Limit for POS- Rs.10,000/--(Including per transaction limit without PIN Rs.5,000/-)

### **NKGSB BANK RuPay Platinum International Debit Card Limits:**

- ATM cash withdrawal limit Rs. 25,000/-
- POS + ECOM transaction limit Rs. 1,00,000/-
- Contactless Limit for POS- Rs.10,000/--(Including per transaction limit without PIN Rs.5,000/-)

## 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 4<sup>th</sup> transaction for Metro and 6<sup>th</sup> 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)

**Arbitration Charges :** Rs.500/- (+ applicable taxes) for ATM withdrawal transactions and Rs.3000/- (+ applicable taxes) for POS/ECOM transactions.

**Surcharge on Petrol Pump :** 2.50% of transaction

**Surcharge on usage on IRCTC :** 2.50% of transaction

### Security Aspects:

Where transactions (which according to the customer may be unauthorized) happen due to negligence of customer (i.e. where the customer has shared credentials or Account/Transaction details, which may be Internet Banking user Id & PIN, Debit/Credit Card PIN/OTP or due to improper protection on customer devices like mobile/laptop/desktop leading to malware/Trojan or, Phishing/Vishing attack, etc., the liability of such transactions does not lie with the bank and the bank is not obliged to provide any shadow credit.