

DEBIT CARD POLICY

1. Debit Card

A debit card is a plastic card that provides the cardholder electronic access to his/her bank account(s). It is an instrument that can be used to:

- Avail of banking services such as cash withdrawal, balance enquiry etc., from any ATM and Micro ATM.
- Make payments to merchants against purchase, withdrawal of cash at POS or both within the prescribed limit by RBI at merchant outlets.
- e-Commerce transactions.

2. Understanding a Debit Card.

- a) **Card Number**: It is a 16 or 19 digit number linked to customer's bank account. First 6 digits represent Bank's identification no., next 4 digits represent Branch Sol ID. Remaining digits indicates serial number of the cards issued by that particular branch. Currently Bank issue debit cards with 16 digit length.
- b) **Name of the Person**: Person authorized to use the card. This field is present only on personalized card.
- c) **Valid Date**: It is in mm/yy format. The card is valid till the last day of the month.
- d) **Card Verification Value (CVV) /CVV2**: A 03 (Three) digit number printed on the back side of every debit card. This is used for validation of online transactions.
- e) **Magnetic Strip**: Important information regarding the debit card is stored in electronic format here and hence any kind of scratches or exposure to magnetic fields will cause damage to the card.
- f) **EMV Chip Card**: EMV stands for Europay, MasterCard and Visa. EMV is a global standard for credit and debit payment cards based on chip card technology. EMV Chip Card protects against counterfeit (skimming) card fraud.
- g) **iCVV (Integrated Chip Card Card Verification Value)** : is the code stored in the card's chip (EMV).

3. Personal Identification Number (PIN)

PIN is a four digit secret number/code which is given to the customer at the time of issuing a **debit card** for the purpose of security.

4. Services that can be availed of using Debit Cards

At UCO Bank ATMs

- Fast Cash
- Cash Withdrawal
- Balance Enquiry
- Mini Statement
- Change of PIN
- Transfer of Funds between accounts linked with the Card
- Transfer of funds (Third Party) – Card to Card and Card to Account.
- Registration/De-registration for Mobile Banking
- Payment of Direct TAX
- Aadhar Number Seeding
- PMJDY Over Draft Facility

At Other Bank ATMs (NFS Network)

- Cash Withdrawal
- Balance Enquiry
- Mini Statement
- Change of PIN
- Card to card fund transfer (Subject to the certification by other bank for the service on NFS network).
- Mobile Banking registration (Subject to the certification by other bank for the service on NFS network).

At POS Terminals

- Make bill payments
- Cash Withdrawal

For online usage

- Bank's VISA & RuPay debit cards are enabled for online usage through Verified by Visa (VBV) & RuPay PaySecure services respectively.
- To avail the facility, customer needs to register his/her debit card through Bank's website (www.ucobank.com) by giving card no, expiry date & ATM PIN.
- Online registration or POS/Online transactions can be carried out after successful completion of first transaction in ATM terminal.

5. Types of Debit Cards

The Bank issues VISA & RuPay enabled Personalized (with & without photograph) & Non Personalised Debit cards. These cards shall be allowed to use at ATM, POS & over the internet for online usage. Customers are required to submit requisite application form for Debit card duly signed at all the pages including terms & conditions given in application form.

6. RBI directives for international usages:

- ✓ As per the RBI directives, from 30 June 2013, all new debit and credit cards will be issued only for domestic usage unless international use is specifically sought by the customer.
- ✓ Bank will convert all existing Magstripe cards to EMV Chip cards as per RBI guidelines.

Issue of international debit cards would be subject to the direction issued under the Foreign Exchange Management Act, 1999, as amended from time to time.

7. Debit card control solution

Bank will provide the facility of controlling the channel of transaction i.e ATM/POS/e-Commerce and usage i.e Domestic/International and limit using Card control solution. The limit updation shall be allowed within the prescribed limit only.

8. Eligibility for Issuance of Debit Cards

- The Bank may issue VISA, Rupay, MasterCard /Maestro & other any Brand of Debit cards (Personalized & Non Personalised) to be used at ATM, POS & over the internet for online usage. Cards to be issued after getting customer request on prescribed application form duly filled and signed by the customer.
- Bank will not issue unsolicited cards to customers.
- Bank shall issue Debit Cards to Savings / Current (Individual and Proprietorship) A/c holders, Staff Over Draft A/c, Cash Credit (CC) against Bank's own Fixed Deposit accounts.
- Only RuPay Brand Debit Cards to be issued to KCC & Mudra A/c holders.
- Individual Minor Savings account holders having age 10 & above can be issued Debit Cards.
- Personalised Debit Card (Gold, Platinum & Signature) to be issued in SB, Current (Individuals) & Overdraft (staff) accounts.
- Debit Card should not be issued to deceased, inoperative, HUF, Club, Society & Association etc.
- The relationship between the bank and the card holder will be contractual.
- Bank may issue Debit card to pensioner, illiterate and blind persons on their request. However, the person applying for debit Card should be atleast numeric literate and bank employee/s may advise all the related risks to the illiterate account-holder at the time of issuance of debit Card.

9. Terms and conditions:

- Bank shall make available to the cardholders in writing, a set of contractual terms and conditions governing the issue and use of such a card.

- The terms may be altered by the bank, but sufficient notice of the change shall be given to the cardholder to enable him/her to withdraw if he/she so chooses.
- (a) The terms shall put the cardholder under an obligation to take all appropriate steps to keep safe the card and the means (such as PIN or code) which enable it to be used.
(b) The terms shall put the cardholder under an obligation not to record the PIN or code, in any form that would be intelligible or otherwise accessible to any third party if access is gained to such a record, either honestly or dishonestly.
(c) The terms shall put the cardholder under an obligation to notify the bank immediately after becoming aware:
 - of the loss or theft or copying of the card or the means which enable it to be used;
 - of the recording on the cardholder's account of any unauthorised transaction;
 - of any error or other irregularity in the maintaining of that account by the bank.
- The terms shall specify that the bank shall be responsible for direct losses incurred by a cardholder due to a system malfunction directly within the bank's control. However, the bank shall not be held liable for any loss caused by a technical breakdown of the payment system if the breakdown of the system was recognizable for the cardholder by a message on the display of the device or otherwise known.
- The terms shall specify the basis of any charges, but not necessarily the amount of charges at any point of time.

10. Issuance of Duplicate Cards on account of lost or Damaged

On receiving a 'lost/damaged card' complaint from the customer over telephone (toll free nos. or email with customer care) or physically in the branches, the card status will be changed to 'Hot' within 30 minutes. In case of non personalized card, new Card with New PIN will be issued to the customer on next working day by the card issuing branch. But in case of Personalized Card, request shall be processed and card shall be dispatched to the customer's address directly and PIN at the Branch. Upon receipt of the Card, customer shall visit at branch to receive the PIN Mailer. However, if customer requests in writing for sending the PIN and card to his/her address then Branch shall dispatch the PIN mailer & card through different courier or from same courier and from different locations to his/her registered address only after verifying the same.

11. Handling Lost PIN Mailer

In case of a 'lost PIN Mailer' customer required to place request for Duplicate PIN at card issuing branch. New PIN Mailer will be issued and dispatched through courier/speed post to branch for onward delivery to the customer under proper acknowledgement.

12. Issuance of Cards to Joint Accounts

Card will be issued to either or survivor. Primary card will be issued to the primary account holder and add-on card(s) may be issued to other joint account holder(s) after taking proper declaration.

13. Transaction Limit & Other Charges

Transaction limit and other charges are as per the discretion of Bank and guidelines of Regulatory Authorities subject to revision from time to time.

14. Other aspects

- a) The cardholder shall be provided with a written record of the transaction after he has completed it, either immediately in the form of receipt, SMS etc.
- b) The cardholder shall bear the loss sustained up to the time of notification to the bank of any loss, theft or copying of the card but only up to a certain limit (of fixed amount or a percentage of the transaction agreed upon in advance between the cardholder and the bank), except where the cardholder acted fraudulently, knowingly or with extreme negligence.
- c) On receipt of notification of the loss, theft or copying of the card, the bank shall take all action open to it to stop any further use of the card.

15. Lost or Stolen Report:

- a) If any Customer's card is lost or stolen or if PIN is disclosed to a third party, customer has to report the incident immediately by calling Customer Service Hotline at 1800-274-0123 or send e-mail at uco.custcare@ucobank.co.in. If customer is travelling overseas, information to be given to the nearest Visa centre (GCAS) as soon as possible.
- b) Customer is liable for all amounts debited to account using Debit Card as a result of the unauthorized use of card/PIN until reported loss, theft or disclosure of your card or PIN. If your card/PIN which has been reported lost or stolen is recovered, it must not be used again.
- c) The card holder will bear the loss sustained up to the time of notification to the bank of any loss, theft or copying of the card. On receipt of notification at bank's customer care/Helpdesk of the loss, theft or copying of the card, the bank will take all action open to it stop within 30 minutes.

16. Handling of Customer Complaints

Customer should lodge representation/ queries/ complaints, either at the card issuing branch or at the customer care centre.

The card is issued on the condition that the bank bears no liability for unauthorized use of card. The responsibility is fully that of the card holder

Any person other than the card holder him/herself can unauthorizedly gain access to the ATM services if s/he gains possession of the card & PIN. The

card is issued on the condition that the bank bears no liability for unauthorized use of card. The responsibility is fully that of the card holder on receipt of any complaint from any customer, the same is to be attended by the respective branches promptly and grievances are redressed within time limit prescribed by RBI. Complaints could of the following nature:

Nature of Complaint	Handling Mechanism
Card lost / stolen / damaged / stuck in the machine	Branch / customer should contact Bank's Customer Care / Call Centre through toll free nos. / email.
Amount debited from account but money not dispensed	Complaint pertaining to UCO Bank customers to be accepted through prescribed format at Branch, other bank customers to be advised to route their complaint through their card issuing bank branch.
Partial amount dispensed	Complaint pertaining to UCO Bank customers to be accepted through prescribed format at Branch, other bank customers to be advised to route their complaint through their card issuing bank branch.
Disputes regarding operations / service charges	Branch / Bank's Customer Care / Call Centre will handle such complaint.
Complaint related to issuance of cards/ renewals/ duplicate cards, PIN Mailer,	Customer to lodge complaint with Branch / Customer Care / Call Centre.

The Bank shall adhere to and comply with the guidelines issued by DFS, MOF, GOI/RBI/IBA/NPCI/VISA from time to time applicable to debit cards issuance and usage.

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