

Migration of Magstripe/ Non Chip Debit cards to EMV cards

Frequently Asked Questions :

Q. What is an EMV Chip Card?

EMV Chip technology is the latest global standard for Debit Card payments. This technology features Debit Cards with embedded microprocessor chip that store and protect cardholder data. Chip cards offer advanced security as compared to Magstripe variants of Card.

Q. How will I know whether my Debit Card is a Magstripe Card?

You can identify your Debit Card as a Magstripe Debit Card if there is **no Chip** embedded on the face (centerleft position) of the Debit Card.

Q. How will I know whether my Debit Card is an EMV Chip Debit Card?

You can identify your Debit Card as an EMV Chip Debit Card if there is a Chip embedded on the face (center left position) of the Debit Card.

Steps to ensure successful transactions:

1. Insert your card with the chip toward the terminal, facing up. Do not remove until Prompted.
2. Provide your PIN as prompted by the terminal.
3. When the terminal says the transaction is complete, remove your card.

Q. What is the difference between Magstripe debit card and new chip based EMV debit card?

- The new EMV Debit Card has a Chip embedded and are more secure than traditional magstripe cards.



- When EMV card is used for payment, the card chip creates a unique transaction code that cannot be used again.
- This new technology will prevent card duplication and reduce risk of fraud.

Q. How do I use an EMV card to make a purchase?

Instead of swiping your card, you go for 'card dipping' instead, which means inserting the EMV card into a terminal slot.



Q. Till when can I continue using my existing magstripe debit card?

All the magstripe cards will be hotlisted by 31st December 2018 and discontinued from 1st January 2019. From Security point of view, please start using your EMV card as and when you received.

Q. Will there be any charge for issuance of a replacement EMV Chip Debit Card.?

EMV Chip Debit Card issued as a replacement of your Magstripe Debit Card, will be completely free of charge.

Q. Will there be any change in Annual Maintenance Charge for EMV Chip Card Debit Card?

There will be no change in Annual Maintenance Charge as compared to Magstripe Card.

Q. Why are chip card transactions more secure?

Chip card transactions offer you advanced security in-store at POS terminals by making every transaction unique. Chip card is more difficult to counterfeit or copy. Even If the card data and the one-time code are stolen, the information cannot be used to create counterfeit cards and commit fraud.

Q. Will anything change during my online purchases?

No. You will use your chip card for online purchases by following the same process you do today.

Q. Will my existing PIN remain valid?

No. New PIN will have to be generated either with "Green PIN" on Bank of India ATM or "InstaPIN" from Branch.

Q. Will the card be sent to my communication address?

The dispatch address will be communicated to the customer through SMS whether the cards are being delivered to branches or their address. Customers are requested to update their mobile nos to receive updates.

Q. How & when will I receive my new upgraded EMV Chip card? How will I receive the information pertaining to the dispatch of the upgraded card?

The bank has already initiated the process and will be dispatching the card in slots to the branches till December 2018. You can receive the card any time before December, 2018.

You will receive intimation regarding dispatch of the card through SMS on your registered mobile nos.

Q. What will happen to my existing Debit card?

Your existing Debit Card will be automatically blocked by 31st December, 2018. You will receive intimation regarding blocking of the card through SMS on your registered mobile nos.

Q. Why is this card sent to me?

As per the Reserve Bank of India (RBI) guidelines, all existing non-chip Debit Cards (magnetic stripe) have to be replaced with EMV Chip and Personal Identification Number (PIN) Debit Cards for enhanced security.

If you are currently holding a non-chip Debit Card, your card will be replaced as per the RBI guidelines.

Q. Can I do transaction with my existing card?

Transactions through existing card will not be allowed from 1st Jan, 2019.

Q. What if I do not receive any communication even if I have a Magstripe card?

Mastercard and Visa Card holders- In this case, Customer is requested to visit branch and request for a replacement card. Alternately he can also opt for Ready kit which can be used immediately.

**Replacement of existing RuPay Classic cards (Magstripe to EMV cards) will be dispatched shortly.

Q. If the card is dispatched to my address, but I could not take delivery due to my absence. What I need to do?

A. The returned Cards are sent to Home Branch. Please visit your home branch for getting delivery of the card.

Q. I am in urgent need of card, and my existing card is blocked by bank, what to do?

If you have not received new EMV card, please contact your branch for its status and may request the branch for Ready kit card.
