

## Frequently Asked Questions

**Q.1 What is the change in the process the way I use my Debit Card?**

Ans. As per RBI mandate dated September 29, 2011, from December 01, 2013, for all domestic (in India only) Point of Sale (POS) transactions, PIN will be prompted for all Debit Card transactions. The 4 digits ATM PIN used for Cash withdrawals at ATMs should be entered at POS terminal to complete the transaction.

**Q.2 Why is this change in the process of using a Debit card initiated?**

Ans. Entry of PIN at POS terminal will make the POS transactions more secure as the ATM PIN is only known to you & thus the transactions gets completed / authorized only after you enter the correct PIN. Misuse of the card is controlled.

**Q.3 Do I need to personally enter the PIN at POS terminal or can I ask the merchant to enter the PIN?**

Ans. You should enter the PIN yourself in the keypad of the POS terminal & should never share the PIN with merchant or anyone else. In case you are using your card at petrol pumps or restaurants, you should personally enter your PIN at the POS terminal. Remember the ATM PIN should be kept strictly confidential. It is advisable to keep changing your PIN on a monthly basis, to further secure your debit card.

**Q.4 Which type of Debit Card transactions are covered in this revised process?**

Ans. All Debit Card transactions at Point of Sale terminals / merchant establishments (excluding e-commerce transactions) carried out in India are covered. The e-commerce transactions will continue to be authenticated / validated by the entry of Verified by Visa Password as being done currently.

**Q.5 What would happen if I don't enter the PIN at the POS terminal?**

Ans. The Debit Card transaction at POS terminal will get failed / declined.

**Q.6 Is this change applicable for Debit Card purchase transactions at International locations also?**

Ans. No. For all International transactions, the POS terminal may or may not prompt. You should enter the PIN only if required ie; only if a rule is built in the terminal as per their local mandate / requirements.

