



Almora Urban Co-operative Bank Ltd.

Administrative Office, Behind Nirmala Convent Sr. Sec. School,
Canal Road, Kathgodam, Uttarakhand- 263126.

Guidelines & Safety Tips for your RuPay EMV Debit Card

BEFORE YOU BEGIN USING YOUR CARD...

- Sign on the signature panel at the back of the card.
- Memorize your PIN and destroy the PIN mailer.
- Use your new card immediately at any ATM in the NFS network and change the system generated PIN to a new 4-digit number of your choice. It is recommended that your first transaction be made at an ATM of **Almora Urban Co-operative Bank Ltd.**

PIN SECURITY

- Keep your PIN secret.
- Do not write the PIN on your card.
- Do not share your PIN with anybody (including family members, your banker or any branch employee).
- Change your PIN regularly, preferably every quarter.
- Never let anyone see you enter your PIN. The safest measure is to ensure that you are alone in the ATM while you are conducting your transactions.
- Always dip your EMV chip card to enjoy enhanced security for your transactions.
- Not to swipe your EMV chip card at chip enabled terminals to ensure better security.
- Avoid taking help from anybody under any circumstances at an ATM.

CARD SECURITY

- Do not give your card to anyone.
- Never leave your card unattended. Keep your card in a place where you will immediately know if it is missing.
- Treat your card like you would treat your cash.
- In case of loss or theft of your card, call our Customer Care No. on **05946286300** between **24x7** or visit the nearest branch immediately and request for the blocking of your card.
- Remember that **Almora Urban Co-operative Bank Ltd.** will never ask for any financial / personal / Debit Card related information via email. Hence, **never** respond to emails seeking such information. They may be fraudulent.

CARD SAFETY

- Do not bend the card.
- Do not remove or scratch the magnetic stripe behind the card.
- If you have two cards, take care that the magnetic stripes of the two cards do not rub against each other.
- Keep your card away from sunlight.
- Keep your card away from TV and magnetic products.

Using your RuPay EMV Debit Card at an ATM

You can use your card at your own bank's ATM or any bank's ATM which is in the NFS network. Look for RuPay logo displayed at the ATM. This logo indicates that the ATM is in the NFS network. You can use your card at over 2.6 lac such ATMs across India.

Step 1: Insert your card into the slot provided. If the ATM has a dip reader, insert the card into the slot and pull it back. If the ATM has a motorized card reader, your card will be retained in the ATM till the transaction is completed.

Step 2: The ATM will prompt you to select your preferred language.

Step 3: Next, the ATM will prompt you to enter your PIN.

Step 4: If your PIN is correct, you will be provided with a list of transaction options, viz.: Fast Cash, Cash Withdrawal, Balance Enquiry, Mini Statement, Change PIN. Select your desired transaction and follow the instructions.

Step 5: In case of cash withdrawals, your account with **Almora Urban Co-operative Bank Ltd.** will be debited online with the amount of withdrawal.

Step 6: After you finish the transaction at an ATM having a motorized card reader, collect your card as soon as it is ejected (within 30 seconds) or else it will be retained by the ATM. If your card gets retained, please contact the ATM linked branch or the card issuing branch.

NOTE:

- You can withdraw cash minimum of **Rs. 100/-** to the maximum limit prescribed for the type of your account. Please go through the **Tariff Sheet** for the charges applicable.
- Enter your PIN correctly in the ATM. If you enter a wrong PIN three times repeatedly, your card will get blocked for the day. In such a situation, contact the bank immediately.
- Bank will not be held responsible for any unauthorised transactions on the card.
- **Important:** As per RBI mandate, any cash left behind in the ATM tray will not be taken back by the ATM. Uncollected cash can be taken by the next person using the ATM. Bank will not be liable for any financial loss.

Using your RuPay EMV Debit Card at a Merchant Establishment**

Step 1: Present your card at the Merchant Establishment. Ensure that it displays RuPay logo.

Step 2: The merchant will dip it at the POS terminal and enter the amount of your purchase.

Step 3: You will be presented with the PIN pad. Enter the same PIN which you use at an ATM to withdraw money.

Step 4: The POS terminal will process your transaction by debiting your account with **Almora Urban Co-operative Bank Ltd.** with the purchase amount (subject to availability of funds in your account) and print a charge slip.

Step 5: Verify the amount on the charge slip and sign on the merchant copy.

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

Usage of RuPay EMV Debit Card for E-Commerce/Online Transactions For First Purchase - Steps - (Online Registration)**

- Open the merchant website, select the merchandise/services you want to purchase/avail. Click on Next/checkout as given.
- Select Payment method as RuPay EMV Debit Card.
- In Payment options - enter the cardholder details on the merchant page and submit the details.
- RuPay Cardholder receives One Time Password on his mobile which is registered with the bank. Cardholder is redirected to OTP page. He enters this OTP in the space provided.
- After submitting the OTP, the cardholder would be notified about the success of the transaction. His card is now considered as "registered" for online transaction.

NOTE:

- Card/Cardholder will be registered for online transactions only if the transaction is successful.

Know your RuPay EMV Debit Card

Personal Identification Number (PIN): Confidential 4-digit number for using your card at ATMs and POS terminals.

FRONT OF THE CARD

- 1. Debit Card Number:** This is your 16-digit Card Number. Please note that you are required to quote this number for all future correspondences with your bank.
- 2. Your Name:** Only you are authorised to use your Debit Card. Please check that your name has been correctly printed on your RuPay EMV Debit Card. If not, then please contact your branch at the earliest. (If your card is an Insta Card, there will be no name printed on it.)
- 3. Expiry Date:** Your RuPay EMV Debit Card is valid from the day you receive it, up to the last day of the month of the year mentioned on the card.
- 4. RuPay Logo:** Your RuPay EMV Debit Card is acceptable in India at ATMs and Merchant Establishments displaying RuPay logo.
- 5. EMV Chip:** The embedded chip in your RuPay EMV Debit Card helps protection against counterfeiting and skimming card frauds.

BACK OF THE CARD

- 1. Magnetic Stripe:** Important information pertaining to your RuPay EMV Debit Card is encoded

here. Please protect the magnetic stripe from getting damaged.

- 2. Signature Panel:** Please sign on the signature panel immediately on receipt of your card with a non-erasable ball-point pen (preferably black ink).
- 3. CVD2:** This is a 3-digit number present at the end of the signature panel on the back of the card. An added security feature for CNP (card-not-present) transactions. Cardholder needs to communicate this number for all e-commerce transactions.

Terms & Conditions

1. Bank reserves the right to approve or decline any transaction. The card holder cannot later deny any instruction given for this card.
2. Bank reserves the right to start new services for the card or to stop any existing service as and when required.
3. Bank reserves the right to change the **Terms & Conditions** of ATM and POS services anytime.

Tariff

CHARGES		
Transactions	Financial (Cash Withdrawal)	Non-Financial (Balance Enquiry, PIN Change, Mini Statement)
Almora Urban Co-operative Bank Ltd. ATM	Free	Free
Other Bank's ATM First 3 transactions of the month (financial & non-financial) in metro cities and first 5 transactions of the month (financial & non-financial) in non metro cities	Free	Free
Other Bank's ATM After first 3 transactions and first 5 transactions in metro & non metro cities respectively in a month	Rs. 17 per transaction + GST	Rs. 9 per transaction + GST

FEES*

Annual Fee	Rs. 150/-
Additional Card (p.a.)	Rs. 150/-
PIN Replacement Fee	Rs. 25/-
Card Replacement Fee	Rs. 150/-

DAILY USAGE LIMITS

Cash Withdrawal Transaction Limit at ATM	Rs. 20,000/-
Purchase Transaction Limit at Merchant Establishment**	Rs. 50,000/-

* GST extra. **When enabled.



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Dear Customer,

Welcome and congratulations for being a proud holder of RuPay EMV Debit Card of Almora Urban Co-operative Bank Ltd. Your card can be used not only at ATMs of our bank but also at more than 2,60,000+ ATMs of other banks displaying RuPay logo. The card can also be used on POS terminals at Merchant Establishments displaying RuPay logo, shopping through merchant website and online payments. Popularly known as plastic money, a Debit Card makes shopping a risk free and pleasant experience. Please note that PIN is mandatory for using your card at POS terminals of the Merchant Establishments. Before using the card, kindly go through the User Guide Overleaf carefully and thoroughly.

Thank you for becoming our valuable customer and giving us the opportunity to serve you. We look forward to sharing a long-lasting relationship with you.

Best regards,

Managing Director/Chief Executive Officer
Almora Urban Co-operative Bank Ltd.

Contact us for any additional information and assistance.

24x7 Customer Care No.- 05946286300

For more information on Debit card policy, please visit our website- www.almoraurbanbank.com

AUCB CardSafe Guide

Registration

1. Download

Download AUCB CardSafe from play store on registered mobile number.

2. Activation

Send SMS generated from mobile number registered with bank and press back button once to return to application. Proceed as prompted. Security code shall be the registered mobile number.

3. Set MPIN for application.

4. Login with MPIN.

CardSafe

1. Card Status

Card Status can be enabled/disabled for ATM/POS/ECom transactions.

2. Daily Limit

Daily limit for transactions can be set within the overall limit for ATM/POS/E-Com transactions.

NOTE : E-Com functionality is disabled by default and shall have to be enabled if cardholder wishes to perform E-Com transactions.

3. Set PIN

Set PIN option allows cardholder to create ATM card PIN.

Cardholder will have to enter details like account number, expiry date, CVV. After this an OTP shall be generated which needs to be entered in the required field. Along with this, cardholder shall enter new PIN in the dedicated field. After this he/she should re-enter it and confirm.

My Accounts

Cardholder can make balance enquiry and view mini-statement as well.

Locate Us

1. Location of branches can be searched.
2. Location of bank own ATMs can be searched.

Contact Us

Contact details of bank customer care related to ATM/POS/E-Com services is provided under this tab.

ATM Card PIN Generation

Cardholders are required to generate ATM card PIN on receipt of their card from bank. For this purpose, cardholders are facilitated with Green PIN option and AUCB CardSafe application.

1. Green PIN

Cardholders can generate their debit card PIN by selecting Green PIN option only on ATMs of Almora Urban Co-operative Bank Ltd.

For creating PIN via this mode, after inserting card, one will have to follow below given steps.

- a. Select generate OTP option and enter 15 digit account number. Thereafter, confirm then exit and remove your card.
- b. Insert card and select Green PIN option again. Select Enter OTP option this time and enter the OTP received on mobile number registered with bank.
- c. After successful validation of OTP, set your PIN, retype it and then confirm.

PIN thus set can be used for transactions on all ATM, POS, Micro-ATM terminals.

Locations of bank own ATMs can be viewed in AUCB CardSafe application under Locate Us tab or bank's website. (www.almoraurbanbank.com)

2. AUCB CardSafe

This application facilitates cardholders to generate their debit card PIN through Set PIN option under CardSafe tab. (Refer AUCB CardSafe Guide in previous column for more details)

Blocking Your Debit Card

- ATM card can be blocked by sending below SMS from registered mobile number on 8750587505 BLOCK < space > 15DigitAccountNo
- Contact on 24*7 number- 05946286300 or visit your branch.