

DCB Prepaid Card

Frequently Asked Questions (FAQs)

1. What is DCB Prepaid Card?

DCB Prepaid Card is a general purpose reloadable card, brought to you by DCB Bank Limited. The card give you access to your funds 24X7 and is supported by the VISA/Rupay platform. It can be used at all ATMs and merchant locations that accepts VISA/Rupay card. For better security, the card comes with a Personal Identification Number (PIN) which is known only to the cardholder.

2. What are the documents required to get a DCB Prepaid Card?

You need to submit the Know Your Customer (KYC) documents i.e. ID and Address proof along with a duly filled in Application form of DCB Bank. Only the Officially Valid Documents (OVD) approved as per DCB Bank's KYC policy will be accepted as the KYC documents.

3. What are KYC Documents?

KYC documents are the Officially Valid Documents (OVD) accepted by the bank as Identity, Address and Signature proof of any individual. These documents are as per the Bank's approved policy adhering to the RBI guidelines.

4. What is the validity of the DCB Prepaid Card?

- VISA card comes with a validity of 2 years.
- Rupay card comes with a validity of 3 years.

5. What all will the welcome kit contain?

Welcome Kit will contain:

- Prepaid card
- PIN mailer
- Welcome letter
- Terms & Conditions document

6. What is a PIN?

PIN or Personal Identification Number is a four digit secret number (*known only to you*) which will be required while withdrawing cash through ATMs and also for making purchase at merchant outlets.

7. What are the benefits of DCB Prepaid card?

- Safe & Secure**: The money is on DCB Prepaid Card which in turn is protected by way of a PIN which is known only to you. Hence, it is a safe and secure mode.

- ii. **Accessible**: The funds on the card shall be accessed 24X7 and will no longer be limited to the bank operating hours.
- iii. **Convenient**: The card can be used at ATMs, Merchant Outlets in India where VISA/Rupay card gets accepted. It can be used for e-com transaction as well.

8. What is the maximum value that can be loaded on these Cards?

The maximum load value of the card can be Rs.1, 00, 000 for a KYC customer. For an individual who has submitted minimum details (*mobile number, OVD number, Self-declaration*) only, the limit will be of Rs.10, 000.

9. How do I withdraw money from ATMs?

In case of “**DIP**” ATMs, insert your card into the card slot. The machine will prompt you to enter your ATM PIN. Enter the PIN, select ‘**Option - Cash Withdrawal**’ and enter the value you want to withdraw.

In case of “**SWIPE**” ATM machine, insert the ATM into the card slot for a while and then take it out. The machine will prompt you to enter your ATM PIN. Enter the PIN, select ‘**Option - Cash Withdrawal**’ and enter the value you want to withdraw.

Please collect the card and the cash before leaving the ATM premises.

In case you enter an incorrect PIN, your cash withdrawal request will not be processed and the transaction would get declined.

10. Are there any charges for cash withdrawals from ATMs?

Yes, the ATM cash withdrawals are chargeable and are to be paid along with an ATM withdrawal transaction. These charges will be deducted from the balance available in the prepaid card.

11. What happens if my withdrawal amount is more than the balance amount?

If you attempt to withdraw the value which is higher than the actual balance available on the Card, the transaction will get declined.

12. What should I do if my DCB Prepaid Card is lost or stolen?

If your DCB Prepaid card is lost or stolen, call at the DCB – 24 Hour Customer Care at 1800 209 5363 or 1800 123 5363 and get the card blocked.

13. What happens if my ATM PIN gets locked?

Please contact DCB – 24 Hour Customer Care 1800 209 5363 or 1800 123 5363 and place a request to reset the password. The customer care executive will ask certain security questions to verify your identity in order to process the PIN regeneration request. The customer care executive will be able to reset your PIN if you remember your old password.

The customer care executive will take a PIN regeneration request if you do not remember the old password. This PIN will get delivered to you in 2 weeks' time.

14. Is there a toll free number for making balance enquiry?

You can give a missed call to 1800 3003 0525 and you shall receive a SMS with the balance available on your DCB Prepaid Card.

15. Can I use the DCB Prepaid Card in countries other than India?

No. The DCB Prepaid Card will be loaded in INR and can be used only in India.

16. Where should I go to get a new card in case I lose my card?

You can contact the branch of the Business Correspondent to get a new DCB Prepaid card.

17. What are the charges for the DCB Prepaid Card?

Sr.No	Particulars	Fee (in INR)
1	Card Issuance Fee	100
2	Cash Withdrawal at ATM	20
3	Balance Enquiry	8
4	PIN Regeneration Fee	50

Note: All charges are exclusive of applicable taxes.

18. What all DCB – 24 Hour Customer Care can do?

- Card blocking
- Take request for PIN re-generation
- Balance enquiry
- Pin reset (in case customer has exceeded max number of tries & remembers the password)
- Take request for any dispute on ATM or POS transaction

19. How do I protect my card and the underlying funds?**Do's:**

- Sign on the signature panel at the reverse of the card as soon as you receive the card and keep your card safe.
- Never write your PIN on your card. Memorize your PIN number and destroy the PIN mailer.
- Block the view of keypad when using your PIN at merchant outlets or ATMs
- Protect the magnetic stripe of the card.
- Insist on the merchant swiping the card in front of you. Accompany the merchant if the swipe machine is placed elsewhere and ensure that the swipe transaction happens in your presence only.
- Ensure that your contact details are always updated with the Bank.

- In case you lose your card or suspect any fraud, immediately call the DCB – 24 Hour Customer Care on 1800 209 5363 or 1800 123 5363 and request to get the card blocked.

Don'ts:

- Do not handover the card or share your PIN with any person, including your close family members / friends. Do not keep the card and PIN together.
- Do not allow anyone else to use your card or enter your PIN for you
- Do not share or store your PIN on email, SMS or phone or write it on the reverse of the card.
- Do not expose your card to magnetic devices.
- Do not share any ATM or Prepaid card information over the phone. This includes your card expiry date, 3 digit CVV number (*card verification value number*) and PIN.

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