

ENHANCED SECURITY FEATURES IN DEBIT CARD

Debit Card has enhanced security features:

- a. At the time of issue of new/replacement/renewal, a Debit Card is **ENABLED only for Domestic ATM Cash and PoS (Merchant) transactions** (Card Present transactions).
- b. Customers can **ENABLE (Switch On)** and **DISABLE (Switch Off)** Usage and Channels of Debit Card as per their requirement. Usage types are Domestic, International. Channels are ATM, PoS (Merchant), E-Commerce (Online) and Contactless transactions. Facility to switch-on/ switch-off is available through Branch, Internet Banking (Personal) YONO Mobile App, YONO Lite Mobile App, ATM & IVR.
- c. Customer can Set / Modify Transaction Limits in Debit card. Set/ Modify Limits is available through Internet Banking (Personal), Branch, IVR, ATM, YONO App & YONO Lite (Mobile App).

Banking Channels to Switch On / Switch Off Usage/ Channels in Debit Cards and Set/ Modify transaction Limits

<p>INTERNET BANKING</p> <p>Online SBI – Personal Login in https://www.onlinesbi.sbi with User Id and Password, Enter OTP Received in Registered Mobile Number (RMN)</p> <p>Select Menu</p> <ul style="list-style-type: none"> - E-Services - ATM Card Services - ATM Card Limit/Channel/Usage Change - Select Account Number - Select Card Number - Select Services <p>Change Channel Type</p> <ul style="list-style-type: none"> ➤ Select ATM Channel /POS Channel/CNP Channel (Online) ➤ Select Enable / Disable Radio Button and Submit <p>Change Usage Type</p> <ul style="list-style-type: none"> ➤ Select Domestic Usage / International Usage / NFC Usage ➤ Select Enable / Disable Radio Button and Submit. <p>Change Daily Limit</p> <ul style="list-style-type: none"> ➤ Select ATM Limit or POS/CNP Limit (online) ➤ Enter new Limit and Submit. <p>Change NFC Debit Card Transaction Limit</p> <ul style="list-style-type: none"> ➤ Enter new per transaction limit (Multiple of 100 only, Maximum Limit Rs.5000.00) 	<p>YONO SBI MOBILE APP</p> <p>Login with User Id and Password or MPIN</p> <p>Select Menu</p> <ul style="list-style-type: none"> ➤ Service Request ➤ ATM/Debit Card ➤ Enter Internet Banking Profile Password ➤ ATM/Debit Card ➤ Manage Card ➤ Select Account ➤ Select Card <p>Manage Channel/Usage</p> <table style="width: 100%; border: none;"> <tbody> <tr> <td>ATM/Debit Card Transactions</td> <td style="text-align: right;">ON – OFF</td> </tr> <tr> <td>POS (Merchant Transactions)</td> <td style="text-align: right;">ON – OFF</td> </tr> <tr> <td>E-Commerce Transactions</td> <td style="text-align: right;">ON – OFF</td> </tr> <tr> <td>Domestic Usage</td> <td style="text-align: right;">ON – OFF</td> </tr> <tr> <td>International Usage</td> <td style="text-align: right;">ON – OFF</td> </tr> <tr> <td>Contactless (NFC) Functionality</td> <td style="text-align: right;">ON – OFF</td> </tr> </tbody> </table> <p>Slide the Button to ON and OFF</p> <p>Manage Limits (Limits to be set in multiples of 5,000)</p> <p>ATM/Debit Card Enter New Limit</p> <p>POS/E-Commerce Enter New Limit</p> <p style="text-align: center;">Submit NEXT</p>	ATM/Debit Card Transactions	ON – OFF	POS (Merchant Transactions)	ON – OFF	E-Commerce Transactions	ON – OFF	Domestic Usage	ON – OFF	International Usage	ON – OFF	Contactless (NFC) Functionality	ON – OFF
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SBI YONO LITE Mobile App

Login with User Id and password or MPIN

Select Menu

- Manage Cards
- Manage Debit Card
- Select Debit Account
- Select Card Number
- Select

Domestic Usage ON – OFF

ATM txns: ON – OFF

Merchant (POS) txns: ON – OFF

e-Commerce (CNP) txns: ON – OFF

Slide the Button to ON and OFF

ATM Limit:

Enter New Limit

POS/CNP Limit:

Enter New Limit

SUBMIT

For Contactless transactions enable

Login with User Id and password or PIN

Select Menu

- Manage Cards
- Manage NFC
- Select Debit Card
- Select Card Number

NFC (Contact less Card) ON – OFF

Slide the Button to ON and OFF

SUBMIT

For Contactless transactions Limit

Login with User Id and password or PIN

Select Menu

- Manage Cards
- Manage NFC limit
- Select Debit Card
- Select Card Number

NFC Card New Limit (Maximum Limit Rs.5000.00,

Multiples of 100)

SUBMIT

Near Field Communication (NFC) – Tap and Go
Contactless Debit Card

Through SBI ATM:

- Insert your Debit Card on Card slot of ATM machine
- Select language
- Select transaction type as 'Banking'
- Select transaction type as 'Services'
- Select service type as 'Update Channel/Usage/Limit'
- Select Usage/Channel update

Select Channel (Right Side of Screen)

ATM

PoS

Ecommerce

NFC

Select Usage (Left Side of Screen)

Domestic

International

- Select option as 'enable' or 'disable'
- Enter any number as displayed in ATM and press yes
- Enter PIN at next screen and wait till transaction processing is over
- Confirmation message will be displayed at the ATM.

Set / Modify transaction Limit

- Insert your Debit Card on Card slot of ATM machine
- Select language
- Select transaction type as 'Banking'
- Select transaction type as 'Services'
- Select service type as 'Update Channel/Usage/Limit'
- Select limit Update
- **Select Channel**

ATM

POS/ECOMM

NFC

- For ATM Enter new per transaction limit as per your requirement.
- For PoS /Ecommerce Enter new per transaction as per your requirement.
- For NFC Enter new per transaction limit (For NFC Maximum Limit is Rs.5000.00)
- Enter any number as displayed in ATM and press yes
- Enter PIN at next screen and wait till transaction processing is over
- Confirmation message will be displayed at the ATM.

Near Field Communication (NFC) – Tap and Go
Contactless Debit Card

Through IVR:

Enable Usage/ Channels (Registered Mobile Number (RMN) users)

- Call Toll-Free number
- (1800 1234) (1800 2100)
- Select language of your choice
- Press “2” to select “ATM Card & Cheque book services”
- Press “6” to select “Switch On or Switch Off ATM card”
- Press “1” to Switch On / Off (enable / disable) a Channel/Usage
- Enter “Last 5 digits” of your account number
- Press “1” to confirm the account number entered
- Enter “Last 5 digits” of your ATM / Debit card number
- Press “1” to confirm the Card number entered
- Enter your Year of Birth in “YYYY” format
- To Switch On Press “0” Or
- To Switch Off Press “1”
- For International Transactions Press “0”
- For Domestic Transactions Press “1”
- For ATM Transactions Press “2”
- For PoS Transactions Press “3”
- For E-commerce Transactions Press “4”
- For Contactless (NFC) Transactions Press “5”
- Confirmation SMS and email will be sent to the RMN and registered email address, if available.

Set / Modify transaction Limit (RMN users)

- Call Toll-Free number
- (1800 1234) (1800 2100)
- Select language of your choice
- Press “2” to select “ATM Card & Cheque book services”
- Press “6” to select “Switch On or Switch Off ATM card”
- Press “2” to Set / Modify Limit
- Enter “Last 5 digits” of your account number
- Press “1” to confirm the account number entered
- Enter “Last 5 digits” of your ATM / Debit card number
- Press “1” to confirm the Card number entered
- Enter your Year of Birth in “YYYY” format
- Press “0” for ATM Cash Withdrawal transaction limit
- Or Press “1” for PoS/ Ecommerce Transaction Limit
- Or Press “2” for contactless transaction (For NFC Maximum Limit is Rs 5000.00)
- Enter New Limit