

# State Bank Virtual Card FAQs

## 1) What is State Bank Virtual Card?

State Bank Virtual Card is a limit Debit card, which can be created using the State Bank Internet Banking facility for ecommerce (online) transactions.

The Card can be used to shop online at any merchant website that accepts Visa Cards, without any difference from a regular plastic Card.

The Card will be issued by marking a lien on the selected account and actual debit to the account will take place only when the Card is used.

## 2) What is an e-commerce (online) transaction?

**Electronic commerce**, commonly known as e-commerce, refers to the buying and selling of products or services over electronic systems such as the Internet and other computer networks.

## 3) In general, what are the features of Virtual Cards?

- **More secure –**
  - It reduces the risk of exposing the underlying Credit/Debit limit as the Primary Card / Account details are not communicated to the Merchant.
  - Card is valid up to a maximum of 48 hours or till the transaction is complete, whichever is earlier.
  - as Card creation and online transaction is authorised only after successful validation of One Time Password (OTP) sent to your Mobile during the process.
- **Highly Flexible –**
  - It enables Bank customers to pay from any of their Internet Banking enabled accounts, having transaction rights.
  - Card can be created for any amount, from Rs. 100 to Rs. 50,000 (Round rupees)
  - Card can be used at any online merchant site that accepts Visa Cards.
- **Easy to Use –**
  - No separate setup/ installation or registration is required. Any customer having internet banking facility with transaction rights can create Virtual Card.
- **Zero Loss: –**
  - No loss of interest as the Card is generated by marking a lien on the underlying account and the amount is debited only when actual transaction using the Virtual Card is completed, successfully.

## 4) Is my Virtual Card safer?

- Yes, the customer details (your bank account No., mobile No. , email address, etc) are not shared with Merchant / Vendor.
- The Card is a single usage card, i.e once used successfully it cannot be reused.
- The available window for Card usage is limited to a maximum period of 48 hrs.
- Card is created using secure Internet Banking website and Card limit is decided at the time of creation.
- Both Card creation and usage during online transaction are authorised only after successful validation of OTP, making it more secure. (Refer Q3 above)

**5) What are the advantages for using Virtual Card for e-commerce transactions?**

- Virtual Card provides an easy and secure way of transacting online without providing the Primary Card/ Account information to the merchant.
- It reduces the risk of exposing entire Credit/ Debit limit/ as the Primary Card/ Account information is not communicated to the merchant.
- Card is valid for a Max. of 48 hours or till the transaction is complete.
- The amount is debited only when actual purchase, using the Virtual Card, is completed successfully.

**6) Who can create Virtual Card?**

All customers of State Bank of India having Internet Banking facility with transaction rights, can create the Card on-line.

**7) Do i require separate registration to avail Virtual Card facility?**

No separate registration / enrollment is required.

Any Internet Banking customer with transaction rights can avail this facility.

**8) How can I create Virtual Card?**

- i. Login to your online banking account ([www.onlinesbi.com](http://www.onlinesbi.com)) and click on "**Requests** or **e-Cards**" tab and select "**State Bank Virtual Card**" option.
- ii. Click on "**Generate Virtual Card**" tab.
- iii. Enter the amount and select an account which will be debited for funding (initially lien-marking and later debiting) the Virtual Card.
- iv. Enter the secure 8-digit password (OTP), received on your mobile.
- v. After successful validation, Card image with Card No., expiry date, etc will be displayed on the screen and your Card is now created and available for e-commerce transaction.

**9) Can I generate my Virtual Cards from any Computer / Device?**

**or**

**Do I need special application to create virtual Card?**

You can generate Virtual Card from any computer / device that has internet access and a compatible browser i.e can open Bank's Internet Banking website ([www.onlinesbi.com](http://www.onlinesbi.com)).

All you need is an Internet connection and a compatible browser. Recommended browser: Internet Explorer version 5.5 and above or Mozilla Firefox 1.5 and above.

**10)Where can I use my Virtual Card?**

You can use your Virtual Card at all merchant websites in India that accept VISA/ MasterCard Debit Cards as a payment option (payment in Indian Rupee). However, sites such as the adult entertainment-sites, gambling-sites, etc, have been prohibited.

**Note:**

Virtual Card cannot be used at PoS machines or ATMs for cash withdrawal or for recurring/ instalments payments or for any other transaction that requires physical card.

\* please check the merchant's policy carefully.

**11) How can I use my Virtual Card?**

- i. Select required goods / services on merchant website.
- ii. Select State Bank Debit Card / Visa Card from the payment options.
- iii. Enter the Virtual Card details on the website.
- iv. Enter your secure 8-Digit password (OTP), received on your mobile.
- v. After successful validation, you will receive SMS on your registered mobile confirming the transaction.
- vi. After the transaction, the Card will be de-activated and cannot be used again.

**12) What is an OTP?**

OTP is One Time Password (Eight digits numerical) which is generated by bank for validating card creation and for confirming merchant transaction.

**13)What if I do not receive OTP?**

If you have trouble receiving your OTP, please click on the link provided at the bottom of the webpage and if you still face problem, please call helpline number to check whether your mobile is registered with **Net Banking** or not.

**14)How many times OTP can be entered?**

You can make maximum three attempts to enter the OTP. Your Card will be blocked on the 4th attempt, for security reasons, and you will not be allowed to do any transaction using this Card.

**15)What will happen if I enter wrong OTP for 3 times?**

If wrong OTP is entered for consecutive 3 times, Bank will block your Virtual Card and you will not be allowed to reuse or unblock the card, as a security measure.

However, you can cancel the Card to release the lien marked amount and if the Card is not cancelled it will expire automatically in maximum 48 hrs from the time of creation, and the lien on the blocked amount will be released.

**16) Can I unblock my Virtual Card?**

No, once the Card is blocked you cannot unblock or reuse the card.

**17) What will happen to the amount, once my Card is blocked?**

The amount will be shown as "**lien marked**" on the account. You can choose to cancel the Card to remove the lien and release the fund.

However, on expiry of the Card (i.e. within 48 hrs from the time of creation) the lien on the amount will be automatically released.

**18) Can I earn interest on the balance?**

Yes, Since the Card is generated by marking a lien and the amount is debited only when actual transaction is completed successfully, you continue to enjoy the interest, as applicable on your account, on the Virtual Card balance.

**19)When will my account get debited?**

The amount will be debited from the account only when actual purchase using the Virtual Card is completed successfully.

**20) Is there any minimum or maximum limit for the Card generation?**

Yes, currently the minimum amount for which a Card can be created is Rs 100/- while the maximum amount is Rs 50,000/- (per Card).

**21)Can I create more than one Card or are there any limits on Card creation?**

Yes, you can create any number of Cards subject to sufficient balance in the underlying account and with a maximum limit of Rs. 50,000/- per Card.

**22)Can I re-load/top-up my Virtual Card?**

No, the Card is one-time/single-use card and cannot be reloaded/ topped up.

**23)What will be the validity of my Virtual Card?**

The card will expire:

- As soon as the transaction is completed.  
or
- If the Card is cancelled.  
or
- The Card is not used for 48 hours after creation.

(Whichever is earlier.)

Please Note: The expiry date mentioned on Card image may vary from actual expiry date of the Virtual Card. The expiry date on the Card is in the mm/yy format and is only for the purpose of inputting while doing a transaction using the Card. It does not reflect the actual expiry date of the card, which is Max. 48 Hrs.

**24)Can I reuse (do multiple purchases with) my Virtual Card before expiry?**

No; the Card is one-time use Card and will get de-activated once used successfully.

**25)Can I use my Virtual Card for partial amount?**

Yes; you can use your Virtual Card for partial amount, provided the amount is below the Card value.

**26) If the Card is used for an amount lower than the card value, what will happen to remaining value?**

The remaining (unutilised) value is automatically released back to your account after the card is used.

**27) What will happen to the amount, if I do not use my Virtual Card and the card has expired?**

The lien marked on the underlying account will be released automatically after expiry of the Card.

**28) I have generated a Virtual Card and don't want to use it. What should I do?**

You can simply cancel your Virtual Card, using “**Cancel Virtual Card**” option on [www.onlinesbi.com](http://www.onlinesbi.com) and the lien marked on the amount will get released.

If not cancelled, the Card will expire in 48 hrs after creation and the lien will be automatically released.

**29) How can I cancel my Virtual Card ?**

1. Login to your online banking account ([www.onlinesbi.com](http://www.onlinesbi.com)) and click on “**Requests** or **e-cards**” tab and select “**State Bank Virtual Card**” option.
2. Click on “**Cancel Virtual Card**” tab.
3. After you confirm the action, the lien on the amount will be automatically released.

**30) When will my account get credited after cancellation?**

Immediately on cancellation, the lien will be released. (However, it may take few minutes in some cases)

**31) How can I view the Virtual Card details and the transaction done on the Card ?**

1. Login to your online banking account ([www.onlinesbi.com](http://www.onlinesbi.com)) and click on “**Requests** or **e-Cards**” tab and select “**State Bank Virtual Card**” option.
2. Click on “**Virtual Card Details**”. The screen will display all Cards created using the online banking along with Card Number, creation date, Expiry, limit amount, used amount, status etc.
3. Click on the specific Card number to view the complete Card details. (viz. Name, Issue Date, Expiry , Merchant Name, CVV2 , Limit Amount, Status, Source Account No. etc)

**32) Can I view all the Cards created and the transactions done on each Card?**

You will be able to view all the Cards and transaction history of each Card created during past 3 months (with limit of max. 100 Cards).

For older card details, you may contact State Bank helpline at 1800-102-8724 (Toll free) or email your request to [sbisupport@cardbranch.com](mailto:sbisupport@cardbranch.com).

**33) Is my Virtual Card an International Card?**

No, the Virtual Card is a domestic Card and can be used for online payment in Indian Rupee (INR) in India, Nepal and Bhutan only.

**34) Can I use my Card for payment in a currency other than Indian Rupees?**

No, currently the Virtual Card can be used for payments in INR only.

**35) Is there any issuance charge or any annual fee for using Virtual Card?**

No issuance / annual fee is charged currently. The facility is available to all Internet Banking customers free of cost.

**36) Will the Bank guarantee timely delivery / quality of the goods/ services if purchased through Virtual Card?**

No, the Bank shall not guarantee or be responsible for delivery / quality of the goods purchased using Virtual Card.

**37) If I suspect that someone has seen my Virtual Card details, can someone use it for fraudulent transactions?**

As the card usage is protected through OTP (One Time Password), which is only sent to the customer's registered mobile phone, the chances of fraudulent transaction are very low. However, the customer must take adequate precaution to ensure that the Card details are not disclosed to any person who may misuse it.

**38) If I find that an unauthorised transaction has been done using my Virtual Card, what should I do?**

You can report the same at State Bank helpline at 1800-102-8724 (Toll free) or email your complaint to [sbisupport@cardbranch.com](mailto:sbisupport@cardbranch.com) or [feedback.virtualcard@sbi.co.in](mailto:feedback.virtualcard@sbi.co.in).

**39) Can I withdraw Cash using my Virtual Card?**

No; the Card can be used only for making online payments in INR on merchant websites that accept "VISA/MasterCard" Debit Cards.

**40) Can I use this Card for Mail Order or Telephone Order (MOTO) purchases?**

No, the Card can be used only for making online payments in INR at sites that accept the "VISA/MasterCard" Debit Cards. Currently, this facility is not available on this Card.