

Frequently Asked Questions:

Q. I have received a SMS stating that "Your State Bank Debit Card ending XXXX is blocked on DD-MMM-YY at HH:MM. Tkt No XXXXXXXXXXXXXXXXX. Apply for replacement Card at www.onlinesbi.com or home branch" What is this about?

A. Bank had issued a Magstipe Debit Card to you. The same was in blocked state for some time. For enhanced security and compliance with RBI guidelines for migration of EMV Cards, Bank has blocked this Card permanently. Please apply for a replacement EMV Chip Debit Card by visiting home Branch or through internet banking (www.onlinesbi.com). The replacement EMV Chip Debit Card will issued free of cost to you.

Q. I have blocked my Debit Card and I have received a SMS stating that "Your State Bank Debit Card ending with XXXX is blocked permanently. Please apply for a replacement Card at www.onlinesbi.com or visit your home branch" What is this about?

A. As a safety measure, Bank will not unblock any Magstipe Debit Card which is blocked once. Please apply for a replacement EMV Chip Debit Card by visiting home Branch or through internet banking (www.onlinesbi.com). The replacement EMV Chip Debit Card will issued free of cost to you.

Q. What should I do now? How can I apply for the replacement Debit Card?

A. You can apply for the replacement EMV Chip Debit Card by visiting your home Branch. Alternatively, you can also request for issuance of the replacement EMV Chip Debit Card through internet banking (<u>www.onlinesbi.com</u>).

Q. How should I apply the Debit Cards through internet banking (www.onlinesbi.com)?

A. Login to www.onlinesbi.com using user id and password and under "eServices" tab click on "ATM Card Services" and follow instructions.

Q. How will I know whether my Debit Card is a Magstripe Card?

A. You can identify your Debit Card as a Magstripe Debit Card if there is no Chip located on the face (center-left position) of the Debit Card.

Q. How will I know whether my Debit Card is an EMV Chip Debit Card?

A. You can identify your Debit Card as an EMV Chip Debit Card if there is a Chip located on the face (center-left position) of the Debit Card.

Q. What is an EMV Chip Card?

A. EMV Chip technology is the latest global standard for Debit Card payments. This technology features Debit Cards with embedded microprocessor chip that store and protect cardholder data. This is a much secure technology as compared to Magstripe variants of Card.

Q. Whether it is possible to unblock my Magstipe Card?

A. No.



Q. Will there be any charge for issuance of a replacement EMV Chip Debit Card.?

A. EMV Chip Debit Card issued as a replacement of your blocked Magstripe Debit Card, will be completely free of charge.

Q. Will there be any change in Annual Maintenance Charge for EMV Chip Card Debit Card?

A. There will be no change in Annual Maintenance Charge as compared to Magstripe Card.

Q. I wanted my Debit Card blocked temporarily and I have received SMS stating that "Your State Bank Debit Card ending with XXXX is blocked permanently. Please apply for a replacement Card at www.onlinesbi.com or visit your home branch" What is this about?

A. As a safety measure, Bank will not unblock any Magstipe Debit Card which is blocked once. Please apply for a replacement EMV Chip Debit Card by visiting home Branch or through internet banking