

User Guide:

Introduction

State Bank Vishwa Yatra Foreign Travel Card is a prepaid Foreign Currency card that makes your foreign trip trouble-free and convenient. It is a Chip based Card which stores encrypted and confidential information. It offers you a convenient and secure way to carry cash anywhere in the world (valid worldwide except in India, Nepal and Bhutan).

State Bank Vishwa Yatra Foreign Travel Card is available in seven Foreign Currencies viz. US Dollars (USD), Pound Sterling (GBP), Euro (EUR), Japanese Yen (YEN), Canadian Dollar(CAD), Australian Dollar(AUD), Saudi Riyal (SAR) and Singapore Dollar (SGD).

How to operate the card

The Card can be used to withdraw cash at all VISA ATMs, Bank Branches overseas and also transact at PoS. After the Card is fed in the ATM/terminal, please key in your confidential 4 digit PIN. (The terminal will prompt you for options. Please select Debit Card as your option.)

While paying at the Merchant Establishment, shops etc (except in India, Nepal and Bhutan), please indicate that you will be using your State Bank Vishwa Yatra Foreign Travel Card. Please swipe your Card on the Electronic Terminal (PoS). If the PoS terminal prompts for PIN, it (PIN) must be entered only by the customer i.e. you. The terminal will generate Charge Slip in duplicate. Please sign on the merchant copy after verification of amount etc. The merchant will return your copy of the charge slip, the bill and your State Bank Vishwa Yatra Foreign Travel Card to you. Before you leave, please ensure that you have received back your own State Bank Vishwa Yatra Foreign Travel Card.

Note:

- All your overseas transactions (purchases as well as cash withdrawals) through State Bank Vishwa Yatra Foreign Travel Card must be made strictly in accordance with the extant Exchange Control Regulations of RBI.
- All VISA ATMs may not have Balance Enquiry Options
- In some countries, additional charges are levied on non-domestic Cards. Such charges will be debited from your State Bank Vishwa Yatra Foreign Travel Card by the Bank in addition to the Bank's usual charges.

Directions for USE

- Please ensure that all transactions / swiping of the Card at any store, restaurant, etc. are done in your presence. Remember to get back your Card after every purchase/ transaction.
- Check your Transaction Slip for the Card Number and the amount charged to your Card after every purchase.
- Keep your Transaction Slip safe, to tally them against your Internet Statement / Bank Statement.
- Keep your 4-digit PIN confidential. Only you should know this number. So, better to remember and NOT write it anywhere.
- You can change your PIN by logging-in on the web site **<https://prepaid.onlinesbi.com>**
- State Bank will NEVER ask for details of your Card. So please do not divulge the same to anyone.

Benefits

Worldwide Acceptance

Your VYFTC is accepted at over 1.80 Million ATMs and Merchant Establishments worldwide, displaying the VISA / VISA Electron signs. (For a comprehensive list of all ATMs, you can look up to the location of VISA accepting ATMs on their website **<http://www.visa.com>** or **<http://visa.via.infonow.net/locator/global>**)

Safe and secure

The card has an embedded chip which stores encrypted and confidential information. The usage of your Card is secured through and protected against misuse at ATMs/PoS if PIN enabled with a 4-digit secure PIN.

Additional Card for Extra convenience

Add-on cards not exceeding 2 in number can be obtained along with the Primary Card, as part of the Travel Card Kit. This ensures that in case you misplace your Primary card, you don't have to wait 2-3 days for the Replacement Card to be couriered to you.

Activation

The Card will be activated as soon as you purchase it. However, cardholders are advised to check their Card balance at any State Bank Group ATM before embarking on

foreign journey. You can also check the balance on Internet by logging on to **<https://prepaid.onlinesbi.com>**

Reloading your Card

In case your money gets exhausted during your stay abroad or on your next trip abroad, you can recharge your Card at the State Bank Branch from where you purchased your Card or any Branch authorised to issue Vishwa Yatra Foreign Travel cards (VYFTCs), through your representative. Simply fill in the reload coupons and Form A-2 and send it over to the Branch through your representative with authority to debit your account. Your Card will be credited with the re-load amount. Then go ahead and use the Card just like you did last time.

Loss of Card

If your Card is misplaced or stolen, call State Bank Helpline 1800-112-211 (Toll free - if in India) or 91-22-27566598/91-22-27580506 (paid - if outside India) so that the Card is immediately blocked and misuse of the lost Card is prevented/ minimised. The call Centre will ascertain the following additional information about the Cardholder viz. Type of Card (Cardholder to mention as State Bank Vishwa Yatra Foreign Travel Card), mother's maiden name, date of birth, passport number, to establish the identity of the Cardholder. The Cardholder is advised to record the card number and the telephone number in a place readily accessible and **remember** the personal information, furnished by him in the application form, for such eventualities. **Any financial loss arising out of unauthorized use of Card(s) till the Card is hot-listed (blocking the card) will be to the Cardholder's account.**

Replacement of Card

The Cardholder can send his request for blocking of the Card and issue of a replacement Card to the State Bank Helpline/Branch from where the Card was issued. On verification of the security information, the card will be blocked and a replacement card along with PIN will be sent on the address furnished by the Cardholder as soon as possible. The usual charge of USD-5/GBP-5/Euro-5/CAD-5/AUS-5/Yen-500/SAR-15/SGD-6 for issue of replacement card together with the actual courier charges will be debited to the card account. In case the customer has subscribed to Add-on Card (s) he may use the Add-on Card(s).

Alternatively you may opt for emergency card to be issued by VISA which would normally be delivered to you within 48 hours at a cost of US\$175/-(VISA service



charges). This card will be issued without PIN and will be valid for two months and usable at POS terminals only.

Statement of Account

You may view your account through Internet Banking services free of charge. The User ID (16 digits Card number) and the 6 digit alphanumeric password are placed in the Welcome Kit. The statement can be downloaded from the internet by logging in **<https://prepaid.onlinesbi.com>**

Alternatively the statement can be mailed to you on request by the Bank. However, this has a fee of USD-2/Euros-2/Pounds-2/CAD-2/AUD-2/Yen-200/SAR-7/SGD-3 (excluding courier charges) for each such statement.

Protect Your Card

Your State Bank Vishwa Yatra Foreign Travel Card (VYFTC) is only for your personal use. Please ensure that any verification/Swiping of the Card at any store, restaurant, etc. is done in your presence. Remember to get back your Card after every purchase/transaction.

Check your Transaction Slip for the Card Number and the amount charged to your Card after every purchase. Keep your Transaction Slip safe, to tally them against your Statement on internet. Keep your 4-digit PIN secure. Only you should know this number. Please note that PIN can only be changed by logging on to **<https://prepaid.onlinesbi.com>** and using your 16 digit Card No. and 6 digit alphanumeric Password.

Please contact State Bank immediately if you suspect the authenticity of any person seeking details about your Card.

If your Card is misplaced or stolen, call **State Bank Helpline 1800-112-211 (Toll free – if in India) or +91-22-27566598/+91-22-27580506 (Paid – if outside India)** so that the card is immediately blocked and misuse of the lost Card is prevented/minimized.

You will have to surrender your old Card when you receive a replacement Card in case you have not subscribed to Add-on Card.