Janata Sahakari Bank Ltd., Pune

(Multi-state Scheduled Co-Op. Bank Ltd.)

RuPay Contactless debit card FAQs

1. **What is RuPay Contactless card?**

   RuPay Contactless is a card which allows you to make payments in fraction of seconds, just by tapping the card on the card reader (supporting contactless transactions). You don't need to enter the PIN for completing contactless payments below ₹ 5000. Above ₹ 5000, you can still tap the card to make contactless payments, but PIN entry is mandatory.

2. **How does contactless technology functions?**

   Contactless card is a chip card with an inbuilt radio frequency antenna. This antenna uses Near Field Communication (NFC) technology to establish a secure connection with contactless reader to transmit payment related data. Hence, contactless card need not to be in contact with the reader, a simple tap on the reader will initiate a transaction.

3. **Why should I use RuPay Contactless card?**

   - It provides you a single payment platform for making payments across end to end everyday needs.
   - You need not have to worry about carrying cash for small value payments. Additionally, you are free from fear of getting fake notes and lost or theft of cash.
   - You can keep a digital trail of your purchases.
   - You don't need to wait in long queues because contactless transactions are super quick and can be completed in less than a second.

4. **What is the difference between a regular RuPay Card and a RuPay Contactless card?**

   RuPay Contactless is a Dual Interface card which supports both contact and contactless transactions, whereas a regular RuPay (EMV/Chip card) can only support Contact transactions.

5. **How do I know if my RuPay Card is a contactless card?**

   To know if the card is RuPay contactless, you should check for the contactless indicator, published on its front.

6. **Will all Point of Sale terminal accept my RuPay Contactless card?**

   NPCI requires all contactless/dual interface RuPay payment devices to carry RuPay Contactless Indicator for supporting contactless payments. If the indicator is present, you can make "Contactless" payments, whereas if the indicator is absent, you should swipe/ dip the card and enter 4 digits PIN to make payment.

7. **What are the key features of RuPay Contactless?**
   Key Functions: -
- **Dual Interface**
- Card Balance (Currently un-available)
- Pass writing (Currently un-available)

8. **Where can I use my RuPay Contactless cards?**
- Transit fare payment system including metros, buses etc.
- Toll payments
- Parking area payments
- Restaurants and other retail outlets

9. **What are the channels across which RuPay Contactless card can be used?**
   RuPay Contactless cards can be used across ATM, POS and Ecommerce websites to make payments.

10. **Do I need to enter the PIN while using RuPay Contactless Card?**
    For all offline contactless transactions up to ₹ 5000 PIN is not required.
    For all the transactions above ₹ 5000, you may choose to dip/swipe/tap the card followed by mandatory PIN entry.

11. **Could I unknowingly make a purchase if I come across the contactless card reader?**
    No, the operator must enter the payment amount for initiating the transaction. Also, the card or device has to be held within 4 inches of the card reader to make any payment.

12. **Is my Rupay Contactless card protected from the threat of frauds?**
    Yes, your RuPay contactless card is as secure as any other RuPay card. It contains a highly secure EMV chip, hence it cannot be cloned easily. Also, you need not have to handover the card to anybody, just have to tap the card for completing the transaction.

13. **How will I know if the transaction is successful?**
    If the transaction is successful, terminal/ device will display the message. Also, you may receive charge slip after doing the transaction.

14. **What if I wave the card more than twice at the terminal? Will I be charged repeatedly?**
    No. Once a payment is successful (one tap or two tap, depending upon transactions), a new payment transaction has to be initiated from the reader by entering the amount. Multiple taps will not result in deducting the amount more than once.

15. **If my PIN is blocked, can I use RuPay Contactless cards for contactless payments?**
    Yes, all the contactless payments can be done without entering the PIN.

16. **How can I close my card?**
    Please visit the nearest Bank branch and surrender your card.

17. How to Enable/Disable TAP Contactless service via SMS:

To enable the TAP service customer should send SMS **TAPON<SPACE>XXXX** (Last four Digit of card) to **9355492200**.

To disable the TAP service customer should send SMS **TAPOFF<SPACE>XXXX** (Last four Digit of card) to **9355492200.**

18. Can I use TAP ON/OFF service via Mobile App?
Yes. You can Download Janata Bank Mobile app "Jet-Bill Pay" from Playstore (Currently available only for Andriod phones, iPhone & other users may use the SMS facility.)

19. Do we need to register for mobile app?
Yes. You need to register for mobile app – Please contact your nearest branch.

20. What is the Validity of the Contactless RuPay Debit ATM Card?
The validity of the Contactless RuPay Debit ATM Card is 5 years.

21. What is the Contactless Transaction limit?
5 Contactless transactions per day; Maximum ₹ 5,000 per transaction.

22. Is there any extra charges user need to pay to avail contactless card?
Standard charges as per bank policy may applicable for new contactless card.

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