

FAQ on Offline Wallet - NCMC Debit Card

1. What is NCMC card and what about the features?

The Rupay National Common Mobility Card is a Contactless Card. It's a normal debit card and it also has the feature of offline wallet. A single card that can be used for making all kinds of payments at transport, parking grocery, toll and transit.

2. How to activate the Offline Wallet?

Offline Wallet is in inactive mode when received by customer. Customer must activate the Offline Wallet by visiting transit operator's terminal (metro, bus terminal etc.) and performing either of the two transactions i.e. Service Creation and Add Money.

3. How to create the service area on card?

Request for creation of services should be placed by customer by taking the card to the designated terminal of transit operator and request to be made with them for desired service (Example: Metro). Service Creation refers to merchant specific services such as monthly Metro pass. (After activation of the Offline Wallet of the card, by completing above step, customer can Add Money in his wallet)

4. How to add money to the Offline Wallet?

Customer is required to do Add Money transaction either by cash or with same debit card at the designated terminals located at Metro stations/Bus stations etc.

5. What is the maximum top up limit of card balance?

You are allowed to top up the card wallet to a maximum value of ₹ 2000. At any given point of time, wallet balance should not exceed ₹ 2000.

6. Can I reload the card balance?

Yes, you can top up/ reload the card balance before it exhausts. You may approach a merchant or kiosk authorized to top up the card balance (money load transaction). You have to pay the amount to be topped-up in cash to the merchant/operator and the operator will perform a money add transaction from POS device to top-up the card balance.

7. How to enquire the balance on the Offline Wallet?

POS terminals of designated Transport Operators will display the balance of Offline wallet. Similarly, after Offline wallet transactions, wherever a receipt is generated it will provide the latest balance of the offline wallet.

8. How to spend the money via Offline Wallet?

Only once Customer has activated the Offline wallet and performed Add Money to maintain necessary balance, can he/she use the card for metro transit cases. At entry gate of metro station, he/she is required to tap the card at designated device and can start the journey. Once the journey is accomplished, he/she must tap the card again at the exit gate. AFC (Automatic Fare Calculator) System of metro will calculate the fare and deduct the amount from offline wallet.

9. How to Block the Offline Wallet?

As a cardholder, customer is responsible for the security of the card. If the card is lost or stolen, should report the loss/ theft to issuer's customer care centre or visit to the branch. Card Issuer bank, upon adequate verification shall hotlist the card and terminate all **online facilities** on the card. **Balance in the wallet of the card shall not be refunded back.**

Bank will not bear any liability for the residual balance on the wallet if card is lost and misused.

10. When the refund will be processed in case of Card closure/damage/replacement?

The refund of the card may be processed after cooling period prescribed by card network in subject to surrender the card

If the customer is surrendering the card to the issuer branch, offline balance will be refunded after reconciliation by the card network and bank. The TAT for this process is 7 working days.

11. Terms of Card Expiry?

The expiry date of the card is printed on the card itself. In case expiry is encountered by customer, the card will cease functioning and all services of the card will also expire. In case of re-issuance of card customer would have to get the service, areas written on the new card by operators/merchants.

12. When I dip/swipe my RuPay Contactless card for payment, will it reduce my card balance?

When you dip/swipe your card, it will use your primary account balance; not your card balance. Card balance is used for offline payments only. Primary account balance (i.e. current/ saving account) is debited for all online transactions e.g. Retail, ATM, e-commerce etc.

The offline wallet balance is debited for all offline contactless transactions of low value payments in transit, para transit as well as retail for eg metro, bus, toll, parking, retail stores, OMCs, etc.

13. In-case of customer upgrading from one variant to another variant will the amount in offline wallet be automatically transferred to new Debit card?

No, Customer has to mandatorily surrender the existing card to branch, if its required to transfer the fund. The existing card offline balance will be transferred to CASA account after cooling period of 7 days' basis the Recon from Card network & bank. Old card Balance cannot be transferred to new card automatically.

14. Where the amount will be transferred if Joint accounts?

Offline wallet will be refunded to Primary Account only, in case of multiple accounts linked to the Card, the account that has been designated as being the main/first account of operation i.e., the account from which cash withdrawals, purchase transactions, charges & fees related to the card are debited in case of partnerships / joint accounts