

# USER GUIDE

## BUSINESS

Capital Small Finance Bank Ltd.  
RuPay Business Debit Card

**Your Name**

Please ensure that your name appears correctly and advise your Branch for any correction if necessary.

- Card Number  
Distinct 16 digit Card number
- Secured EMV Chip



**Valid Thru**

Last day of the month and year up to which your Card is valid

**Magnetic Stripe**

The magnetic stripe, which contains encoded information, on the reverse of the Card.



**Signature Panel**

The signature panel on which you sign as soon as you get the Card.

**CVD2 : Card Verification Data**

A 3 digit code on the reverse of your Debit Card, is a security feature for Card Not Present (CNP)

**Emergency Helpline Number**

1800-120-1600 (Timing 10:00 am - 5:00 pm)

**Personal Identification Number (PIN)**

PIN is a confidential 4-digit number for using your card at ATMs, POS and E-COM terminals at merchant locations like department stores, supermarkets, restaurants etc.

**Know Your Debit Card**

**Personal identification Number:** Confidential 4-digit number for using your card at ATMs and POS Terminals

**FRONT OF THE CARD**

1. **Debit card number:** This is your 16 digit card number. Please note that you are required to quote this number for all correspondences with your bank.
2. **Your Name:** Only you are authorized to use your card. Please check that your name has been correctly printed on your Debit Card. If not, then please contact your branch at the earliest. (If your card is an Insta Card, customer name will not be printed on it.)
3. **Expiry Date:** Your RuPay Business Debit Card is valid from the day you receive it, up to the last day of the month of the year mentioned on the card.
4. **RuPay logo:** Your RuPay Business Debit Card is acceptable in India at ATMs and Merchant Establishments displaying RuPay Logo.
5. **EMV Chip:** This chip offers the highest level of security.

**BACK OF THE CARD**

1. **Magnetic Stripe:** Important Information pertaining to your RuPay Business Debit Card is encoded here. Please protect the magnetic stripe from getting damaged.
2. **Signature Panel:** Please sign on the signature panel immediately on receipt of your card with a non-erasable ball-point pen (preferably black ink)
3. **CVD2:** This is a 3-digit number present at the end of the signature panel on the bank of the card. An added security feature for CNP (card not-present) transactions. Cardholder needs to communicate this number for all e-commerce transactions.

**Guidelines and Safety Tips for Your RuPay Business Debit Card**

**BEFORE YOU BEGIN USING YOUR CARD...**

- Sign on the signature panel at the back of the card.
- Memorize your PIN and destroy the PIN mailer.
- Use your new card immediately at any ATM in the NFS network and change the system generated PIN to a new 4-digit number of your choice.

**PIN SECURITY**

- Keep your PIN secret.
- Do not write the PIN on your card.
- Do not share your PIN with anybody.
- Do not disclose your PIN to your banker or any branch employee.
- Never let anyone see you entering your PIN at the ATM. Ensure that you are alone inside the ATM room while making your transactions or cash withdrawals.
- Do not take help from anybody in ATM room.

**CARD SECURITY AND SAFETY**

- Do not give your card to anyone.

- Never leave your card unattended. Keep your card in a place where you will immediately know if it is missing.
- In case of loss or theft of your card call Tollfree Helpline Number mentioned on back of the ATM / Debit Card or visit the nearest branch immediately and request for the blocking of your card.
- Remember that Capital Small Finance Bank Ltd. will never ask for any financial/ personal/ debit card related information via email/phone/sms. Hence, never respond to communications seeking such information. They may be fraudulent.
- Do not bend the card
- Do not remove or scratch the magnetic stripe behind the card.
- If you carry more than one card in your wallet, ensure that their magnetic stripes do not rub against each other.
- Keep you card away from sunlight, TV sets and magnetic products.

## Tariff

CHARGES		
Transactions	Financial (Cash Withdrawal)	Non-Financial (Balance Enquiry, PIN Change, Mini Statement)
<b>Capital Small Finance Bank Ltd. ATM</b>	Free	Free
<b>Other Bank's ATM</b> First 3 transactions of the month (financial & non-financial) in metro cities (Mumbai, Delhi, Chennai, Kolkata, Bengaluru and Hyderabad) and first 5 transactions of the month (financial & non-financial) in non-metro cities	Free	Free
<b>Other Bank's ATM</b> After first 3 transactions and first 5 transactions in metro & non metro cities respectively in a month	Rs. 20 per transaction (service tax extra as applicable *)	Rs. 10 per transaction (service tax extra as applicable *)

FEES*	
Annual Fee	Rs. 149
PIN Replacement Charges	Rs. 99
Card Replacement Fee	Rs. 149

\* Service tax extra \* Subject to change

## Usage of RuPay Business Debit Card at an ATM

**You can use your card at your own bank's ATM or any other bank's which is in the NFS network. Look for RuPay logo displayed at the ATM. This logo indicates that the ATM is in the NFS network.**

**Step 1:** Insert you card into the slot provided. If the ATM has a dip reader,

insert the card into the slot and pull it back. If the ATM has a motorized card reader, your card will be retained in the ATM till the transaction is completed.

**Step 2:** The ATM will prompt you to select your preferred language.

**Step 3:** Next, the ATM will prompt you to enter your PIN.

**Step 4:** If your PIN is correct, you will be provided with a list of transaction options, viz: Fast Cash, Cash-Withdrawal, Balance Enquiry, Mini Statement, Change PIN. Select your desired transaction and follow the instructions.

**Step 5:** In case of cash withdraws your account with Capital Small Finance Bank Ltd. will be debited online with the amount of withdrawal.

**Step 6:** After you complete the transaction at an ATM having a motorized card reader, collect your card as soon as it is ejected (within 30 seconds) or else it will be retained by the ATM. If your card gets retained, please contact the ATM linked branch or the card issuing branch.

### Note:

- You can withdraw minimum cash of Rs.100/- or to the maximum limit prescribed for the type of your account. In case the transaction is performed on other bank ATM, prescribed maximum limit given by other bank/ NFS for interbank transaction will be applicable.
- Please go through the tariff table for the charges applicable.
- Enter your PIN correctly. If you enter wrong PIN three times repeatedly, your card will get blocked for the day. In such situation, contact the bank immediately.
- Bank will not be held responsible for any unauthorized transaction of the card.
- **Important :** As per RBI mandate, any cash left behind in the ATM tray will not be taken back by the ATM. Uncollected cash can be taken by the next person using the ATM. Bank will not be liable for any financial loss.

## Shopping with your RuPay Business Debit Card

**Before you begin to shop at Merchant Establishment, check whether it accepts RuPay cards. If it does, RuPay logo would be displayed at the Merchant Establishment.**

**Step 1:** Present your card at the billing counter.

**Step 2:** Your chip based card will be dipped at POS terminal and if the POS terminal is not enabled with CHIP reader it will be swiped and the amount of you purchase will be entered. Please refer to the "DAILY USAGE LIMIT" table for details on daily limit of your card.

**Step 3:** You will be presented with PIN pad. Enter the same PIN which you use at an ATM to withdraw money.

**Step 4:** The POS terminal will process your transaction by debiting your account with Capital Small Finance Bank Ltd. with the purchase amount (subject to availability of funds in your account) and print a charge slip.

**Step 5:** Verify that amount on the charge slip is correct and sign the merchant copy if required.

**Step 6:** The merchant will return the customer copy of the charge slip and your card. It is a good practice to retain your merchant copy for something after the purchase.

## Usage of RuPay Business Debit Card for E-Commerce /Online transactions

### For first purchase - Steps - (Online Registration)

- Open the merchant website, select the merchandise/services you want to purchase/avail. Click on next/checkout as given.
- Select payment method as RuPay Business Debit Card.
- In payment options-enter the cardholder details on the merchant page and submit the details. RuPay cardholder receives One Time Password on his mobile which is registered with the bank. Cardholder is redirected to the OTP page. He enters this OTP in the space provided. Capital Small Finance Bank Ltd. will authenticate the same by OTP.
- Cardholder enters a pass phrase and selects an image from the image pages displayed to register his card for online transactions and click on "continue button".
- Using mouse, click the digits of your ATM PIN on the scrambling PIN pad and click on "submit" button. Look of the PIN pad page will be exactly similar to the design of the Capital Small Finance Bank Ltd. RuPay Business Debit Card.
- After submitting the PIN, the cardholder would be notified about the success of the transaction. His card is now considered as "registered" for online transaction.

**NOTE:** Card/Cardholder will be registered for online transactions only if the transaction is successful.

### For Subsequent / Second Purchase: Steps

- Open the merchant website, select the merchandise/services you want to purchase/avail. Click on next/checkout as given.
- In payment option-enter the cardholder details on the merchant page and submit the details. RuPay cardholder selects his registered image (the image he had selected during registration) and click on "Continue" button.
- The registered pass phrase and last three transactions attempts are displayed to the RuPay cardholder. Which the cardholder acknowledges the visible information and clicks on "Continue".
- Click the digits of your ATM PIN on the scrambling PIN Pad and click on "Submit" button. Look of the PIN pad page will be exactly similar to the design of the Capital Small Finance Bank Ltd. RuPay card used by the cardholder.
- After submitting the PIN, the cardholder would be notified about the success of the transaction.

DAILY USAGE LIMITS	
Cash Withdrawal Transaction limit at ATM	Rs. 30,000
Purchase Transaction Limit at Merchant Establishment & Online Transactions	Rs. 1,00,000

## Capital Small Finance Bank's RuPay Business Debit Card Secure with EMV Chip.

### WHAT IS A EMV CHIP CARD?

The EMV Chip Card is the new global payment standard. It offers the highest level of security. The embedded chip in your RuPay Business Debit Card helps protection against counterfeiting and skimming card frauds.

### HOW DOES A EMV CHIP CARD WORK?

A EMV Chip Card is just like a normal debit card, but with the addition of an embedded microchip. The same is to be inserted into a point-of-sale (POS) card reader, as opposed to a regular swipe. The EMV Chip Cards process data securely and make it virtually impossible to copy or tamper with them. More and more merchants these days have the equipment that accepts the EMV Chip Card.

### HOW IS A EMV CHIP CARD DIFFERENT?

EMV chip based RuPay Business Debit Card is different because of the way it works. The EMV Chip Card is not swiped but dipped, i.e. inserted in the chip reader of POS terminals. The EMV Chip Card also have the magnetic stripe, just in case some merchants are yet to make a transition to a terminal capable of reading the chip. Therefore, cardholders will still be able to use their current cards everywhere they use them today.

### HOW IS THE EMV CHIP CARD MORE SECURE?

The EMV Chip Card as compared to a normal card has to remain the terminal until the time the transaction is authenticated. Thus, there are no more chances of any foul play. The EMV Chip Card also uses encryption algorithms for authentication of the card, whereby making it hard to forge or counterfeit.

**Recommendation: Do not swipe your EMV Chip Card at Chip enabled terminals to ensure better security instead DIP your EMV Chip Card.**

## Terms and Conditions

1. Bank reserves the right to approve or decline any transaction .The cardholder cannot later deny any instruction given through this card.
2. Bank reserves the right to start new services for the card or to stop any existing service as and when required.
3. Bank reserves the right to change the Terms and Conditions of ATM, POS & Ecom service anytime.

### Usage Guidelines

The cardholder shall at all times ensure that the card is kept at a safe place and shall under no circumstances whatsoever allow the card to be used by any other individual. The cardholder shall sign the card immediately upon receipt. The cardholder must change the PIN assigned by Capital Small Finance Bank Ltd. after the first usage and choose another PIN as a safety measure to secured usage of the card. The Cardholder will be responsible for all facilities granted by Capital Small Finance Bank Ltd. and for all related charges and shall act in good faith in relation to all deadline with the card and Capital Small Finance Bank Ltd. reserves the right to change the types of transactions supported by the card, subject to a notice being given to the cardholder in accordance with terms and conditions issued from time to time by the bank governing the usage of the cards.

### Lost Or Stolen Cards

If a card is lost or stolen, the cardholder must file a report with the local police and send a copy of the same to Capital Small Finance Bank Ltd. The cardholder may report a card loss over the telephone to Capital

Small Finance Bank Ltd. Customer Care Center or by way of written communication to his branch of Capital Small Finance Bank Ltd. Or such other mode as may be acceptable to Capital Small Finance Bank Ltd. Capital Small Finance Bank Ltd. upon adequate verification will temporarily suspend the card, and will subsequently cancel the card during working hours on a working day of Capital Small Finance Bank Ltd. following the receipt of such intimation. The cardholder is responsible for the security of the card and shall take all steps towards ensuring its safekeeping. Further, in case the Capital Small Finance Bank Ltd. determines that the aforementioned steps are not compiled with, the financial liability on the lost or stolen card would rest with the cardholder. The cardholder shall take cognizance of the fact that once a card is reported lost, Stolen or damaged and is subsequently found, the same shall be promptly cut in half, returned to Capital Small Finance Bank Ltd. and adequate care taken to prevent its misuse.

## Liability In Case Of Unauthorized Transactions

If a card is lost or stolen or in the event of any unauthorized on the card, the cardholder must immediately report the loss/theft to Capital Small Finance Bank Ltd. in accordance with the provisions detailed herein above. The cardholder must also immediately notify loss/theft of the card by calling the Helpline or by way of a written communication to his branch of Capital Small Finance Bank Ltd. or such other modes as may be acceptable to Capital Small Finance Bank Ltd. The cardholder shall not bear any financial liability, to the extent of and in accordance with the provisions of this section, for an unauthorized transaction (except ATM cash withdrawal and online Debit Card usage) provided he/she notifies Capital Small Finance Bank Ltd. in writing immediately of such unauthorized transaction and the cardholder is not, in the opinion of Capital Small Finance Bank Ltd. guilty of negligence, fraud or collusion.

The Said benefits shall be available to cardholder subject to the terms contained herein and the amount of the above referred unauthorized transaction shall be credited to the Account, only in the even if the following conditions are fulfilled:

1. If the card is duly reported to be lost/stolen by the cardholder as per the procedure laid down by Capital Small finance bank ltd. and upon the cardholder submitting a copy of the FIR reporting such loss/theft of the card to Capital Small Finance Bank Ltd. If the said unauthorized transactions is/are conducted within a period of 15 days prior to the date of such reporting of loss/theft of the card to Capital Small Finance Bank Ltd.
  2. If the cardholder has conducted at least one purchase transaction using the card , within 3 months prior to the date of such reporting of loss/theft of the card; and
  3. If the cardholder has registered his mobile number with Capital Small Finance Bank Ltd. For mobile banking facility. However Capital Small Finance Bank Ltd. may, at its sole discretion deny the cardholder the said benefit entirely or increased the amount of the cardholder's liability in this regard.
- a. If Capital Small Finance Bank Ltd. In its sole opinion, determines ,based on available evidence (provided by the cardholder and/or otherwise obtained )that the cardholder was grossly negligent or fraudulent in the handling of the Account or the card (including protecting the card, or Account or PIN and reporting the loss or unauthorized transactions)and/or
- b. If Capital Small Finance Bank Ltd in its sole opinion, determines that

further investigations are required, including those for the unauthorized transactions and/or merchant types); and or

- c. If the prior account history of the cardholder is unsatisfactory; the responsibility of Capital Small Finance Bank Ltd. of the non-execution or defective execution of an

unauthorized transaction is limited to the principal sum and the loss of interest, subject to the provisions of the law governing the terms. Provided further that the liability of Capital Small Finance Bank Ltd. in this regard for any unauthorized transaction conducted on the card shall be limited to Rs. 1,00,000/- (Rupees One Lac) only and the same is subject to change, at the sole discretion of Capital Small Finance Bank Ltd. from time to time.

Documents required to be submitted:

1. Claim Form
2. Dispute letter with list of disputed transactions (Date, Name of merchant, Amount)
3. FIR/DDR
4. Passport copy (In case of international transaction dispute)
5. Card holder must submit the required documents to the concerned branch within 15 days of reporting the loss to the Capital Small Finance Bank Ltd.

Number of claims:

The number of claims is restricted to a maximum of one claim per account in a calendar year. Bank reserves the right to reject the claim, if similar claim has already been made on the card earlier during the same calendar year.

## Other Important Conditions Governing The Transactions

- Use of the card shall be terminated without notice, upon the death, bankruptcy or insolvency of the cardholder or on receipt of a letter from anyone of the Joint Account Holders changing the operating clause, receipt of an attachment order from a competent code or revenue authority or from RBI due to violation of FEMA/Exchange control regulations, or for other valid reasons or when the whereabouts of the cardholder unknown to the bank due to any cause attributable to the cardholder.
- The cardholder should not countermand an order which he has given by means of his card
- The bank shall not be liable for any loss caused by a technical breakdown of the payment system
- The card is the property of the bank and will be returned by the card holder unconditionally and immediately to the bank upon request by the bank. The Bank reserves the right to cancel the card and stop its operations unilaterally without assigning any reason. The decision of the Bank is conclusive and binding on the cardholder. The card is non-transferable.

## Disputes:

Capital Small Finance Bank Ltd. accepts no responsibility for refusal by any Merchant Establishment to accept and/or honor the card. In case of dispute pertaining to a transaction with a Merchant Establishment a charge/sale slip with the signature of the cardholder together with the

card number noted thereon shall be conclusive evidence as between Capital Small Finance Bank Ltd. and the cardholder as to the extent of liability incurred by the cardholder and Capital Small Finance Bank Ltd. shall not be required to ensure that the cardholder has duly received the goods purchased/to be purchased or has duly received the service availed to the cardholders satisfaction.

In case the cardholder has any dispute in respect of charge indicated in Account Statement, the cardholder shall advise details to Capital Small Finance Bank Ltd. within 15 days of the Account statement date failing which it will be constructed that all charges are acceptable and in order. Capital Small Finance Bank Ltd. may at its sole discretion accept any disputes on charges older than 15 days. Capital Small Finance Bank Ltd. shall make bonafide and reasonable efforts to resolve an aggrieved cardholders disagreement with applicable charges indicated in Account Statement within two months of receipt of the notice of disagreement.

If after such effort Capital Small Finance Bank Ltd. determines that the charge indicated is correct then it shall communicate the same to the cardholder along with details including a copy of the Sales Slip or payment requisition. Any dispute in respect of a shared network ATM transaction will be

resolved as per NPCI regulation.

All disputes are subject to Jalandhar jurisdiction.

## Exclusion From Liability

In consideration of bank providing the cardholder with the facility of card, the cardholder hereby agrees to indemnify and keep Capital Small Finance Bank Ltd. and/or its employees indemnified from and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which Capital Small Finance Bank Ltd. may at any time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of providing the cardholder the said facility of the card or by reason of Capital Small Finance Bank Ltd. acting in good faith and taking or refusing to take or omitting to take action on the cardholder's instructions and in particular arising directly or indirectly out of the negligence, mistake or misconduct of the cardholder; breach or noncompliance of the terms and the terms and conditions pertaining to the Account and/or fraud or dishonesty relating to any transaction by the cardholder or his employee or agents. The cardholder shall indemnify and hold harmless Capital Small Finance Bank Ltd. from any and all consequences arising from the cardholder not complying with the Exchange Control Regulations of the RBI, breach of Foreign Exchange Management Act (FEMA) and the rules and regulations made there under and/or any other Act/Authority. The cardholder shall also indemnify Capital Small Finance Bank Ltd. fully against any loss on account of misplacement by the courier or loss-in-transit of the Card/PIN. Without prejudice to the foregoing, Capital Small Finance Bank Ltd. shall be under no liability whatsoever to the cardholder in respect of any loss or damage arising directly or indirectly out of any defect in quality of goods or services supplied. The refusal of any person to honor to accept a card. The malfunction of any computer terminal/system not within Capital Small Finance Bank Ltd.'s control. Effecting Transaction instructions other than by a cardholder. Handing over of the card by the cardholder to anybody other than the designated employees of Capital Small Finance Bank Ltd. at Capital Small Finance Bank Ltd.'s premises. The exercise by Capital Small Finance Bank Ltd. of its right to demand and procure the surrender of the card prior to the expiry date exposed on its face, whether such demand and surrender is made and/or procured by Capital Small Finance Bank Ltd. The exercise by Capital Small Finance Bank Ltd. of its right to terminate any card.

Any injury to the credit, character and reputation of the cardholder alleged to have been caused by the re-possession of the card and/or, any request for its return or the refusal of any Merchant Establishment to honor or accept the card. Any misstatement, misrepresentation, error or omission in any details disclosed by Capital Small Finance Bank Ltd. except as otherwise required by law, if Capital Small Finance Bank Ltd. receives any process, summons, order, injunction, execution distraint, levy lien, information or notice which Capital Small Finance Bank Ltd. in good faith believes/ calls into question the cardholders ability, or the ability of someone purporting to be authorized by the cardholder, to transact on the card, Capital Small Finance Bank Ltd. may, at its option and without liability to the cardholder or such other person, decline to allow the cardholder to obtain any portion of his funds, or may pay such funds over to an appropriate authority and take any other steps required by applicable law.

Capital Small Finance Bank Ltd. reserves the right to deduct from the cardholder's Account a reasonable service charge and any expenses it incurs, including without limitation reasonable legal fees, due to legal action involving the cardholder's card. Any statement made by any person requesting the return of the card or any act performed by any person in conjunction; In the event a demand or claim for settlement of outstanding dues from the cardholder is made, either by Capital Small Finance Bank Ltd. or any person acting on behalf of Capital Small Finance Bank Ltd., the cardholder agrees and acknowledges that such demand or claim shall not amount to be an act of defamation or an act prejudicial to or reflecting upon the character of the cardholder, in any manner. The cardholder agrees to indemnify Capital Small Finance Bank Ltd. for any machine/mechanical error/failure. However, Capital Small Finance Bank Ltd. shall be liable for all direct losses incurred by the cardholder, caused due to a technical error/ malfunction, which is directly within Capital Small Finance Bank Ltd.'s control. The liability of Capital Small Finance Bank Ltd. in cases of non-execution or defective execution of the transaction shall be limited to the principal value of the transaction and the interest thereof, if any, subject to Capital Small Finance Bank Ltd.'s policies and applicable law/s.

## Termination

The cardholder may discontinue/terminate the card anytime by a written notice to Capital Small Finance Bank Ltd. accompanied by the return of the card cut into two pieces diagonally. The cardholder shall be liable for charges incurred, up to the receipt of the written notice duly acknowledge by Capital Small Finance Bank Ltd. Capital Small Finance Bank Ltd. may at any time, with or without notice, as to the circumstances in Capital Small Finance Bank Ltd. absolute discretion require, terminate the card.

