

Debit Cards – FAQs

In how many forms is Debit Card issued?

Debit Cards are issued in 2 forms – Personalized Card – the name of the Cardholder is printed on the Card and PIN is received at the communication address of the Card Holder. Non-Personalized Card – the Card Holder's Name is not printed on the Card. The PIN is received along with, and activated same day or, at the most, next working day.

What are the platforms on which Debit Cards are issued?

Bank of India issues Debit Cards on 3 platforms. They are MasterCard, VISA and RuPay. They can be used at any ATM that displays MasterCard / VISA / RuPay / BANCS logo and at all Merchant Establishments (MEs) equipped with the Point of Sale (POS) terminals displaying MasterCard / VISA / RuPay logo.

What are the eligibility criteria?

The Card can be issued to Individual accounts holder / Self-Operated of Savings, Current and Overdraft accounts. For joint accounts, with operating instructions as 'either or survivor' or 'anyone or survivor' the card can be issued to anyone or more or all the joint account holders. The number of cards issued in an account will not exceed the number of joint account holders who are authorized to operate the account. The card can be issued if you are having withdrawal facility with withdrawal slips or Cheques.

What are the different types of Debit Card?

VISA Debit Card – Valid Domestic

Master Debit Card – Valid Domestic

Master Platinum Debit Card – Valid Domestic & International. Maximum limit of cash withdrawn is Rs.50,000 per day in ATM and maximum amount that can be withdrawn per day is Rs.1 lac in POS

VISA Platinum Privilege Debit Card – Valid Domestic & International. Maximum limit of cash withdrawn is Rs.50,000/- per day in ATM and maximum amount that can be withdrawn per day is Rs.1 lac in POS.

This card will have the Photo and Signature of the card holder and hence can be used as an ID card

Bingo card – Exclusively for students with option of Overdraft facility upto Rs.2,500/-

Pension Aadhaar Card – Exclusively for pensioner with photo, signature and Blood group of the pensioner. Pensioner has the facility of Overdraft equivalent to one month's pension. SME Card – issued for our Small and Medium entrepreneurs.

DhanAadhaar Card – Debit card issued on Rupay platform with the UID number given by Government of India. Biometric Authentication through UIDAI for micro ATM and pin based authentication on ATMs. It is having the Card Holders Photo.

Rupay Debit Card – Valid in India, Nepal & Bhutan

RuPay Kisan Card – Issued in accounts of farmers. It can be used only in ATM.

Star Vidya Card – a proprietary photo card exclusively given to students. It can be used in any ATM and the POS provided by Bank of India at college campus.

My card has been blocked due to 3 successive incorrect PINs. What do I do?

Card will be automatically un-blocked next day. You can also Unblock your Debit Card PIN through your Internet Banking Account. Else, please visit your Branch and request for a new PIN. In case you have forgotten your Pin approach the Branch for Re-pin.

Are there any charges for transaction at other Bank's ATM?

Five transactions per month (financial and non-financial) are free for ATMs. This is applicable only to cards issued in the Savings Bank account. Card issued in the Current/Overdraft account will be charged from 1st transaction itself. Charges per transactions are Rs. 20/- (for over 5 transaction per month if cards issued to SB accounts: and from 1st transaction for cards issued to other accounts) if transactions does through any other banks ATMs.

Is there any charge for transaction from our Banks ATM?

No, it is free for any number of withdrawals.

Will I get SMS alerts for every transaction?

Yes, provided correct mobile number is registered with us.

How can I reset my Debit Card PIN?

In the following ways you can change your Debit Card PIN –

On the ATM machine itself

Through your BOI Internet Banking with transaction password.

Through your BOI Internet Banking with transaction password to unblock card.

What precautions do I take while using the Debit Cards

Never part with the debit card

Never disclose the PIN.

While doing any Point of Sale transactions, always ensure that card is swiped by the vendor in your presence.

Never disclose CVV2 (3- digit number printed on reverse of the debit card) to anyone.

While doing e-commerce transactions always ensure that the URL starts with https (and not http) for secure transactions.

If you suspect that your card is compromised, you need to immediately hot-list the card and obtain replacement.

What do I do if I have lost my Debit Card?

Immediately Hotlist / Block your Debit Card. By

Email – PSS.Hotcard@fisglobal.com and/or

ECPSS_BOI_Helpdesk@fnis.com

Call – 1800 425 1112 (Toll Free)

022-40429123

Or if you are having Internet Banking facility with transaction password, login in your Internet Banking

account and request for hot-listing of the Debit card.

Immediately Hotlist / Block your Debit Card. By Email - PSS.Hotcard@fisglobal.com and/or ECPSS_BOI_Helpdesk@fnis.com Call - 1800 425 1112 (Toll Free) 022-40429123 Or if you are having Internet Banking facility with transaction password, login in your Internet Banking account and request for hot-listing of the Debit card. In case of further queries regarding Debit Cards, e-mail to HeadOffice.CPDdebitcard@bankofindia.co.in

Charge Back VISA: HeadOffice.visachargeback@bankofindia.co.in

Charge Back Master: HeadOffice.masterchargeback@bankofindia.co.in

All other matters: HeadOffice.CPD@bankofindia.co.in