

	Frequently Asked Question	Answer
1	Why Green Pin?	Globally the word 'Green' is now associated with strategies for protecting; restoring and enhancing the diminishing forest cover and responding to climate change. The belief is that by going green and conserving energy, businesses can improve their operational efficiencies, achieve greater productivity internally and enhance business services for customers. The Green PIN model will save paper being used in printing pin mailers thus contributing to earth's environment as well as helping to reduce the carbon foot print of our Bank. It will also help our customers to show participation in the Green India drive.
2	What is Green PIN?	Green PIN is in form of a One Time Password (OTP) which is received by a customer on his registered mobile*. The features of the Green Pin are: a) It is an OTP of 6 numeric digits b) It is valid for 72 hours from its delivery and c) It can be used only once.

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3	How is Green PIN generated?	Green PIN can be generated in 2 cases only, viz a) When a new debit-card is issued by branch and is activated through DCARD menu in CBS before handing over to customer. b) When the customer requests for a duplicate PIN by sending a SMS <u>DCPIN space <CARD NUMBER></u> to 5607040 or 9264092640 from registered mobile number only										
4	Customer outside India wants to generate OTP from registered mobile number. To which number he/she should send SMS DCPIN space <CARD NUMBER>?	9264092640										
5	Can OTP be generated through PNB ATM machine / Retail Internet banking account?	No. It can only be generated as mentioned in Q 3.										
6	How is Green Pin different from traditional printed PIN?	<table><tr><th>Green PIN</th><th>Printed PIN</th></tr><tr><td>Customer can use his/her debit card immediately since debit card activation is being done on real time</td><td>Debit card activation took 24 - 48 hours.</td></tr><tr><td>More secure as OTP is sent on registered mobile number</td><td>Issues crop up with PIN mailers sent by post like: - Delay in dispatch - Lost in transit - PIN not readable</td></tr><tr><td>For duplicate PIN requests, the Green Pin OTP is generated by sending SMS instantly to the registered mobile number</td><td>For duplicate PIN, customer has to wait for 7-10 days</td></tr><tr><td>Cost of SMS to service provider.</td><td>Costs incur on PIN printing and PIN dispatch.</td></tr></table>	Green PIN	Printed PIN	Customer can use his/her debit card immediately since debit card activation is being done on real time	Debit card activation took 24 - 48 hours.	More secure as OTP is sent on registered mobile number	Issues crop up with PIN mailers sent by post like: - Delay in dispatch - Lost in transit - PIN not readable	For duplicate PIN requests, the Green Pin OTP is generated by sending SMS instantly to the registered mobile number	For duplicate PIN, customer has to wait for 7-10 days	Cost of SMS to service provider.	Costs incur on PIN printing and PIN dispatch.
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7	Is complete debit card number is required for sending SMS DCPIN space <CARD NUMBER> to 5607040 or 9264092640?	Yes, the complete 16 digits debit card number is to be entered while sending such a SMS.												
8	In how much time will debit card be activated after verification by branch?	As soon as the branch verifies debit card in DCARD menu option in CBS, the Debit card gets activated on real time basis. <i>In DCARD menu the different options to be added are as under:</i> - Non-personalized debit cards → V - Personalized debit cards → C												
9	In how much time is the OTP delivered on customer registered mobile number?	There are three scenarios for delivery of OTP: <table border="1"> <thead> <tr> <th data-bbox="721 684 813 831">S NO</th><th data-bbox="813 684 1097 831">Scenarios</th><th data-bbox="1097 684 1458 831">OTP delivery time (on customer's registered mobile number)</th></tr> </thead> <tbody> <tr> <td data-bbox="721 831 813 1052">1</td><td data-bbox="813 831 1097 1052"><u>Existing accounts</u> where mobile number is already registered</td><td data-bbox="1097 831 1458 1052">OTP is generated on the real time basis when debit card is verified by branch in DCARD and <u>delivered immediately</u>.</td></tr> <tr> <td data-bbox="721 1052 813 1199">2</td><td data-bbox="813 1052 1097 1199">If Account opened & card issued on the same day.</td><td data-bbox="1097 1052 1458 1199">OTP will be automatically <u>delivered after 4 hours of verification</u> in DCARD.</td></tr> <tr> <td data-bbox="721 1199 813 1461">3</td><td data-bbox="813 1199 1097 1461">If Mobile number updated in old account on say 15-09-2016 and debit card issued on 15-09-2016.</td><td data-bbox="1097 1199 1458 1461">OTP will be automatically <u>delivered next day after verification</u> in DCARD.</td></tr> </tbody> </table>	S NO	Scenarios	OTP delivery time (on customer's registered mobile number)	1	<u>Existing accounts</u> where mobile number is already registered	OTP is generated on the real time basis when debit card is verified by branch in DCARD and <u>delivered immediately</u> .	2	If Account opened & card issued on the same day.	OTP will be automatically <u>delivered after 4 hours of verification</u> in DCARD.	3	If Mobile number updated in old account on say 15-09-2016 and debit card issued on 15-09-2016.	OTP will be automatically <u>delivered next day after verification</u> in DCARD.
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2	If Account opened & card issued on the same day.	OTP will be automatically <u>delivered after 4 hours of verification</u> in DCARD.												
3	If Mobile number updated in old account on say 15-09-2016 and debit card issued on 15-09-2016.	OTP will be automatically <u>delivered next day after verification</u> in DCARD.												
10	Customer has not received OTP even after debit card verification in DCARD considering the scenarios given above? What shall branch do?	Branch official to check whether customer mobile number is correctly available in ALERTS menu option. If it is not properly entered or old mobile number is present, delete old mobile number & feed in customer new mobile number in ALERTS after taking request from customer. After updation of mobile number in ALERTS, customer should be guided to send SMS DCPIN space <CARD NUMBER> to 5607040 or 9264092640 In such cases OTP generation and delivery will be on next day.												

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11	What are other Cases when OTP may not get generated?	
a.	Mobile number is already correctly available in ALERTS but still OTP is not received for new debit card / Duplicate PIN generation.	SPSD call should be opened immediately with request for updation of customer mobile number at ATM switch. Note: For an early response, in SPSPD please select Debit Card Cell HO (as Incident Area and Group).
b.	Debit card is inactive.	An inactive debit card is a card which has not been verified/ linked to customer account at branch level. Branch dealing official to ensure that customer debit card is activated immediately through DCARD menu option at the time of handing over the card to customer. If customer sends SMS DCPIN space <CARD NUMBER> to 5607040 or 9264092640 from other than registered mobile number, OTP will not generate and customer will receive the SMS “Card number entered by you in SMS is not registered against this mobile number. Please recheck or visit nearby branch for details.”
c.	Debit card is hotlisted by customer.	OTP cannot be generated for hotlisted debit cards.
d.	Debit card is temporarily blocked for the day due to multiple times wrong entry of PIN.	If a customer tries to do transaction with wrong PIN for 3 times, the system for security reasons <u>blocks</u> the debit card <u>temporarily for the day</u>. Debit card gets activated next date automatically. System will only allow OTP generation for active debit cards i.e. if debit card is temporarily blocked by system, customer has to wait for next date for OTP generation by sending SMS to DCPIN space <CARD NUMBER> to 5607040 or 9264092640.
12	Whether Green Pin OTP is mandatory for PIN setting through PNB ATMs/ IBS?	Yes. Customer should have OTP with him/her before doing the Debit Card PIN setting steps at PNB ATMs/ Internet Banking retail account. Note: It has been observed that customers are trying to set PIN through PNB ATMs/ IBS login account without having OTP with them. Branch staff is requested to guide the customer that OTP is mandatory for PIN setting through ATMs/IBS account.

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13	Customer has received the Green Pin OTP on registered mobile number, how can he/she set the PIN for debit card?	<u>Green Pin OTP is valid for 72 hours from delivery time.</u> Customer can set the debit card PIN using Green Pin OTP at PNB ATMs or through Internet banking account (POST LOGIN). <u>Process is as under:</u> <u>PIN setting at PNB ATMs using Green Pin OTP (OTP already available with customer):</u> 1. Swipe debit card at any PNB ATM machine. 2. Select <u>“ENTER GREEN PIN (OTP)”</u> 3. ATM screen will prompt you to enter 6 digit OTP which is already delivered on the registered mobile number. 4. Enter 6 digit OTP and press <u>OK</u>. 5. ATM screen will prompt you to enter 4 digit number of your choice as PIN of debit card and press OK. 6. Please re-enter the same 4 digit number again for confirmation of PIN. 7. If entry of 4 digit number matches in both cases, system will store this as PIN and you will get the confirmation message on ATM screen - <u>“Thank you, your PIN has been set successfully. Please do not share it with anyone”</u>. <u>PIN setting through Retail Internet Banking Account using Green Pin OTP (OTP already available with customer):</u> 1. Login to Internet Banking retail account. 2. Post login, click on <u>Value Added Services</u>→<u>Set/Reset debit card PIN</u>. 3. Select the account number to which card is attached and press <u>Continue</u>. 4. System will prompt for <u>Card Number</u>, <u>Expiry Date</u> (i.e. Month & Year) and 6 digits OTP delivered on customer registered mobile number. 5. Enter above information and click <u>Submit</u>. 6. After successful validation of customer above credentials, IBS screen will prompt customer to enter and re-enter 4 digit number of his/her choice as PIN of debit card. 7. If entry of 4 digit number matches in both cases, system will store this as PIN and customer will get the confirmation message on IBS screen: 8. <u>“Thank you, your PIN has been set successfully. Please do not share it with anyone”</u>.

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14	What customer has to do if OTP is not used within 72 hours of its delivery?	Customer has to request for new OTP by sending SMS DCPIN space <CARD NUMBER> to 5607040 or 9264092640 from registered mobile number only.	
15	Which OTP will work if customer has sent SMS DCPIN space <CARD NUMBER> to 5607040 or 9264092640 more than once?	Latest delivered OTP will work. Previously delivered OTPs will automatically expire when new OTP is generated.	
16	ATM machine not allowing the PIN setting?	Customer to check whether he/she is entering latest OTP correctly which is received on registered mobile number.	
17	Retail Internet Banking account not allowing the PIN setting?	Customer to check whether he/she is entering card number, expiry date and latest OTP correctly which is received on registered mobile number.	
18	What are the charges bank recovers for delivering OTP on customer registered mobile number?	Bank does not recover any charges from customer for delivering OTP. SMS charges are recovered from customer by telecom operators as per customer SMS plans.	
19	Are the prepaid cards/World travel cards covered under Green PIN model?	No. Physical paper PIN is issued for prepaid card/world travel card.	
20	What customer/ branch have to do in case error message is received in response to SMS DCPIN space <CARD NUMBER> to 5607040 or 9264092640?	Error received	Action required
		Message sending failed	Customer has to take up the issue with his/her network operator.
		Invalid Incoming	Branch to lodge the call through SPSD with Debit Card Cell HO.
		UNKNOWN EXCEPTION OCCURRED	Branch to lodge the call through SPSD with Debit Card Cell HO.
		URL Down	Branch to lodge the call through SPSD with Debit Card Cell HO.