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# How to Use PNB RuPay National Common Mobility Cards (NCMC) Debit Cards For Offline Purchases:



## How to Use PNB RuPay National Common Mobility Cards (NCMC) Debit Cards For Offline Purchases:

PNB NCMC Debit Card can be used off-line in transit cases like Metro and Retail Stores. In case of transactions at Metro and other transit solution providers, the stored value on NCMC Debit Card (Wallet Balance) will be debited. The typical Offline transaction process flow at Metro will be as under: -

- Step 1:** Go to entry gate of Metro Station.
- Step 2:** Tap the NCMC Debit Card on the device at entry gate.
- Step 3:** After travel, tap the NCMC Debit Card on the device kept at exit gate.
- Step 4:** Automatic Fare Collection (AFC) will display actual fare and deduct the amount from the Offline Wallet on the NCMC Debit Card.

Similar process will be followed in other Transit modes where the functionality is live.  
Service details be written in designated service area with the help of Transit operator / terminals.

## Offline Wallet Components:

Below components are associated with Offline Wallet:

- Offline Wallet Activation
- Add Money
- Limits
- Services Creation
- Balance Enquiry
- Balance Update
- Spends
- NCMC Debit Card Block (NCMC Debit Card lost / stolen)
- NCMC Debit Card closure/ damage/replacement
- NCMC Debit Card Expiry

**Offline Wallet Activation:** After activation of the RuPay NCMC Debit Card, the Offline Wallet account will automatically get opened with RuPay NCMC Debit Card number as wallet account number and acknowledgement message will be received through SMS on customer's registered mobile number.

However, Offline Wallet is in inactive mode and customer needs to activate the Offline Wallet by visiting transit operator's ticket office machine (metro, bus terminal, etc.) and performing either of the Add Money or Service Creation Transactions.

### Debit Card Cell, (B A & R M)

Corporate office: Plot No.4, Sector - 10,

Dwarka, New Delhi - 110075 [www.pnbindia.in](http://www.pnbindia.in)

SMS 'PNB PROD' to 5607040 for Bank's Products

24 Hours Toll Free Helpline: 1800 1800, 1800 2021 (Toll Free)

Or

Paid Helpline No.:120-2490000

**Add Money:** Customer can do Add money transaction either by depositing cash or with same NCMC Debit Card at the designated terminal located at Metro station / Bus stations, etc. However, subsequent Add Money transactions can be done using PNB Internet Banking Services.

**Load Money through Internet Banking Services**

- Login into PNB IBS and selects the option Manage Accounts → NCMC Wallet.
- Now select the NCMC Debit Card / Wallet to be reload and click on 'Recharge Card'. System would then ask to enter Account number (to be selected from dropdown) which is to be debited and amount which is to be loaded.
- After entering the details, click on 'Continue' and on the next page enter the Transaction password and OTP delivered on Registered Mobile Number.
- Once the wallet account is loaded with funds, customer, during the next visit to the merchant / transport operator, has to tap the NCMC Debit Card at the designated counter for balance update transaction subsequent to which offline account in the NCMC Debit card would be credited with funds and the same would then be ready for use.

**Limits:** The limits defined for Offline Wallet usage are as under: -

|                                                                        |          |
|------------------------------------------------------------------------|----------|
| Balance that can be held in wallet account at any given point of time: | Rs. 2000 |
| Per transaction money load limit:                                      | Rs. 2000 |
| Per transaction limit (at merchant / transport operator):              | Rs. 500  |

**Services Creation:** Request for creation of services should be placed by customer by taking the NCMC Debit Card to the designated terminal of transit operator or merchant and request to be made with them for desired service. After activation of the Offline Wallet of the NCMC Debit Card, by completing above steps, customer is free to ADD Money from Bank's e-channels or at merchant location.

**Balance (Offline Wallet) Enquiry:** 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.

**Balance (Offline Wallet) Enquiry in A/c:** Customer can view the Offline Wallet Account balance through PNB ATM, Branch, Contact Centre, Internet Banking Services and at Merchant terminal.

**Balance Update:** When customer performs Add Money transaction through Bank's e-channels, he / she must mandatorily perform balance update transaction at the designated transport operator terminal. Terminal operator will tap the NCMC Debit Card on the device for updating the same. After successful Balance update transaction, the NCMC Debit Card is ready to be used in Offline mode.

**Spends:** After activation of Offline wallet by doing Add Money transaction & Service creation, a customer can use the Offline Balance available on the NCMC Debit Card.

**Offline Wallet blocking / hot-listing:** Offline Wallet balance cannot be blocked and is liable for misuse if NCMC Debit Card is lost/ misplaced / stolen. Bank will not bear any liability for the residual balance on the Offline Wallet if NCMC Debit Card is lost and misused.

**NCMC Debit Card closure / damage / replacement:** The refund of the Offline balance in NCMC Debit Card can be processed after cooling period prescribed by card network, if card is physically surrendered in the Bank branch. Bank will not bear any liability for the residual balance on the Offline Wallet if NCMC Debit Card is not physically surrendered to the Bank.

**NCMC Debit Card expiry:** The Expiry date of the NCMC Debit Card is printed on the card itself. In case expiry is encountered by customer, the NCMC Debit Card will cease functioning and all services of the NCMC Debit Card will also expire. Any balance available on Offline Wallet will have to be utilised by the customer prior to expiry of the NCMC Debit Card as after expiry all services on the NCMC Debit Card will also expire.

The refund of the offline balance in NCMC Debit Card can be processed after cooling period prescribed by card network, if NCMC Debit Card is physically surrendered in the Bank branch. Bank will not bear any liability for the residual balance on the Offline Wallet if NCMC Debit Card is not physically surrendered to the Bank.

In case if re-issuance of NCMC Debit Card, customer would have to get the service areas written on the new NCMC Debit Card through transit operators / merchants as mentioned above.