

QUICK. SIMPLE. SMART. A CONTACTLESS DEBIT CARD FOR ALL YOUR NEEDS



BENEFITS OF INDUSIND BANK CONTACTLESS DEBIT CARD



FAST

Instant, convenient and secure contactless payment functionality to keep track of everyday expenses without looking for cash/coins.



EASY

No need to dip, swipe or enter PIN. Ideal for fast-food joints, petrol stations, movie theatres and more.



SAFE

Reduce the risk of card loss and fraud through counterfeit/skimming with contactless transaction.



SECURE

The Card has its own built-in secret key to help generate a unique code for every contactless transaction.

Just wave your Debit Card and shop for up to ₹5,000 without a PIN.

HOW TO USE THE CONTACTLESS CARD



Look

for the  symbol at checkout



Wave

your card near the card machine



Go

when it beeps or green light blinks

PAY CONTACTLESS AT THESE PLACES AND MORE





FREQUENTLY ASKED QUESTIONS



What is IndusInd Bank Contactless Debit Card?

Contactless Debit Card is a fast and convenient way to pay for every day purchases. It is a secure, contactless chip technology, designed to help you spend less time at the cash register and give you the freedom to do the things that matter most to you. IndusInd Bank's Contactless Debit Card is a Chip enabled radio frequency antenna embedded Debit Card. This Card can be used at all NFC enabled contactless terminals all over the world.



Is there a limit for a contactless transaction amount?

Payment through the contactless mode is allowed for a limit of maximum ₹5,000 in a single transaction. For any transaction amount which is more than ₹5,000, you will be asked to provide your Debit Card PIN. This limit is common for all customers. Number of consecutive NFC transactions allowed are governed by risk rules of the Bank.



Can I use my Contactless Card at other merchants who are not enabled for contactless payment acceptance as well?

Yes, for the merchants not enabled for contactless payment acceptance, you can use this card for a normal dip or swipe transaction.



Could I be debited twice if I have more than one Contactless Card?

No, as contactless readers will only communicate with one card at a time. If the shop's reader finds more than one Contactless Card in your wallet or purse, you will be asked to select one card to pay.



Is there any difference in the process for ATM and internet transactions for this Contactless Card?

There is no difference in transaction process for ATM or any card-not-present transactions including internet transactions. For ATM transactions, you need to enter the PIN and for internet transactions, you need to enter your 3D secure PIN or OTP.



Can I use my Contactless Debit Card if the purchase amount is more than ₹5,000?

Yes. Based on the transaction amount, you will be asked to input your Debit Card PIN. If your transaction amount is more than ₹5,000, you will be asked to input your Debit Card PIN and if the transaction amount is less than ₹5,000, you need not input your Debit Card PIN.



Is my IndusInd Bank Contactless Debit Card safe and secure?

- Yes, contactless technology uses secure encryption (the same as CHIP and PIN) so you can confidently use it. The maximum transaction value for a contactless transaction is capped at ₹5,000 which further limits any possible loss. Furthermore, you continue to be protected through the lost card liability cover on your Card. Ensure that loss of your Card is reported to IndusInd Bank immediately on discovering the same.
- Contactless Cards and machines do not work beyond a distance of 4cm. We would suggest that you remove the Card from your wallet/purse/clutch and keep it on the machine.