CHIP and PIN enabled Credit Cards are highly advanced Credit Cards which offer you improved security and fraud protection. Here are some quick FAQs on the advanced CHIP and PIN enabled Credit Cards to help you get started.

- **What is a CHIP and PIN enabled Credit Card?**
  Traditionally, Cards store and transact data using a magnetic stripe only, which is located at the rear side of your Card. A CHIP and PIN enabled Credit Card is a more evolved version and is additionally equipped with an embedded CHIP that is capable of storing and transacting data in an encrypted format. A pin is encrypted on the chip which is only known to the card holder.

- **Why do I need a CHIP and PIN enabled Credit Card?**
  The CHIP present in your Card makes it far more reliable and secure, as compared to the traditional magnetic stripe Cards. By storing data in a tamper-proof encrypted format, the CHIP protects your Card against security threats such as Skimming or Counterfeiting, thereby offering the highest level of security for your Card.
  Also, domestic & international purchase transactions made at retail outlets using your Card, also known as Point of Sale (PoS) transactions, are usually validated solely by signing on the charge slip. However, the PIN feature on your Card enables you to additionally validate/authorize all your PoS transactions by entering your Card's ATM PIN as well, making them more secure

- **Why does my new CHIP and PIN enabled Credit Card still have a magnetic stripe at the back?**
  Merchants require payment terminals to be equipped with PIN authentication support to facilitate payments through your new CHIP and PIN enabled Credit Card. While many merchants are equipping their sales counters with PIN authentication enabled POS terminals, there are some merchants who do not have such terminals yet. You can, however, still make payments at these merchant outlets using the magnetic stripe in your

Card. Besides, you will also require the magnetic stripe in your Card for all your ATM transactions.

- **I understand CHIP and PIN enabled Credit Cards offer me the highest level of security. But how do I use it?**

  Just like a magnetic stripe Card, your CHIP and PIN enabled Credit Card too can be used at the merchant's payment terminals directly. Instead of swiping the Card, merchants will now have to "Dip" your Card into a CHIP reader slot, as demonstrated in the info graphic below. Accordingly, paying through your CHIP and PIN enabled Credit Card will now be a 3-step process:

- **Do I need to enter my Credit Card ATM PIN for all purchase transactions?**

  Although implementation of the PIN security feature will begin by October, it is expected to happen in a phased manner. Therefore, you may be prompted to enter your ATM PIN only at some terminals.

  But on all the terminals where you are prompted for a PIN, it is mandatory for you to enter your ATM PIN. If you fail to do so, your transaction will be declined by the bank.

- **How do I ensure that my Credit Card ATM PIN is not misused?**

  To avoid any misuse of your ATM PIN, please enter the PIN yourself on the POS terminal and do not reveal the same to the merchants or anyone else. Also, it is advisable to take a few necessary precautions while entering your PIN, as mentioned below:

  - Make sure that nobody (salesmen or other customers) is overlooking the POS terminal while you enter your PIN
  - Verify that there are no CCTV cameras directed towards the PIN-pad while you enter your PIN

- **What if I enter the incorrect Credit Card ATM PIN while completing the purchase transaction?**

  If you enter an incorrect ATM PIN, your purchase transaction will be declined by the bank. Entering an incorrect ATM PIN in 3 successive attempts in a day* (either at ATM or at POS) will temporarily block your card for that day. Your ATM PIN will get unblocked automatically within 24 hours.

  For the purpose of ATM PIN blocking, a day is recorded as starting at 4:00:00 AM and ending at 3:59:59 AM the following day. For example, if you happen to enter a wrong ATM PIN thrice in a day, your card will be automatically unblocked by 4:00 AM the following day

- **What if I do not have an ATM PIN?**

  If you do not have your ATM PIN or have forgotten it, you can easily get a duplicate one by calling on our Phone Banking number listed below
  Phone Banking number: 1800 209 5577 / 1800 103 5577

- **What about international PoS transactions?**

  The PIN feature is currently implemented only in a few countries outside India, like UK and Turkey. In all other countries, you may not be required to enter your ATM PIN for authenticating POS transactions, unless the POS terminal specifically prompts for entering a PIN for completing the transaction.