

REPLACEMENT/ BLOCKING/ OF MAGSTRIPE DEBIT CARDS

FREQUENTLY ASKED QUESTIONS:

Q. How will I know whether my Debit Card is a Magstripe Card?

A. You can identify your Debit Card as a Magstripe Debit Card if there is no Chip located on the face (centerleft position) of the Debit Card.

Q. How will I know whether my Debit Card is an EMV Chip Debit Card?

A. You can identify your Debit Card as an EMV Chip Debit Card if there is a Chip located on the face (centerleft position) of the Debit Card.

Q. What is an EMV Chip Card?

A. EMV Chip technology is the latest global standard for Debit Card payments. This technology features Debit Cards with embedded microprocessor chip that store and protect cardholder data. This is a much secure technology as compared to Magstripe variants of Card.

Q. I have received an SMS stating that “You will soon receive an EMV chip debit card in lieu of existing Magstripe card. Pl follow instructions in welcome letter to activate and start using the card. What is this about?

A. Based on RBI guidelines, Bank is replacing the Magstripe Debit cards with more secure EMV Chip Debit Cards. After issuance and dispatch of such Debit Cards, Bank will block the old Magstripe Debit Card after giving sufficient time to the Cardholder.

Q. I have received an SMS stating that “Please start using the new SBI EMV Debit card delivered to your Regd. Address. Your SBI Magstripe Debit card will be blocked on DDMMM-YY”. What is this about?

A. Based on RBI guidelines, Bank is replacing the Magstripe Debit with more secure EMV Chip Debit Cards. After issuance and dispatch of such Debit Cards, Bank will block the old Magstripe Debit Card after giving sufficient time to the Cardholder. You are requested to generate Green PIN & start using EMV chip based card.

Q. I have received an SMS stating that “Your SBI Debit Card ending XXXX has been blocked on DDMMM-YY at HH:MM after activation of replacement EMV card ending XXXX. Tkt No XXXXXXXXXXXXXXXX”.” What is this about?

A. Based on RBI guidelines, Bank is replacing the Magstripe Debit cards with more secure EMV Chip Debit Cards. After issuance and dispatch of such Debit Cards, Bank will block the old Magstripe Debit Card after giving sufficient time to the Cardholder.

Q. What should I do now? Should I apply for a new Card? How can I apply for the replacement Debit Card?

A. You should check with your Branch if the replacement Card has been issued. The Branch will provide you the details of the dispatch of the new EMV Chip Card issued to you. If no new Card has been issued in your account, you can apply for the replacement EMV Chip Debit Card by visiting your home Branch. Alternatively, you can also request for issuance of the replacement EMV Chip Debit Card through internet banking (www.onlinesbi.com).

Q. How should I apply the Debit Cards through internet banking (www.onlinesbi.com)?

A. Login to www.onlinesbi.com using user id and password and follow the below path to request for a new EMV Chip Debit Card.

“Login to Internet Banking >> e-Services >> ATM Card Services >> Request ATM/Debit Card”

Q. Whether it is possible to unblock my Magstripe Card?

A. No.

Q. Will there be any charge for issuance of a replacement EMV Chip Debit Card.?

A. EMV Chip Debit Card issued as a replacement of your blocked Magstripe Debit Card, will be completely free of charge.

Q. Will there be any change in Annual Maintenance Charge for EMV Chip Card Debit Card?

A. There will be no change in Annual Maintenance Charge as compared to Magstripe Card.

Q. I wanted my Debit Card blocked temporarily and I have received SMS stating that “Your State Bank Debit Card ending with XXXX is blocked permanently. Please apply for a replacement Card at www.onlinesbi.com or visit your home branch” What is this about?

A. As a safety measure, Bank will not unblock any Magstipe Debit Card which is blocked once. Please apply for a replacement EMV Chip Debit Card by visiting home Branch or through internet banking (www.onlinesbi.com). The replacement EMV Chip Debit Card will issued free of cost to you.

Q. If I do not receive the replacement EMV Card by 31-Dec-2018, what should I do?

A. Please do not wait for the deadline. Please visit you home branch to check if any replacement EMV Card has been issued in your account. You can get the tracking details of the dispatch of the Debit. If the replacement Debit Card has not been issued in your account, you can request the branch to issue a new EMV Chip Debit Card without any charges.

Q. I learn that my replacement Debit Card has come to my address, but I could not take delivery due to my absence. What I need to do?

A. The returned Cards are sent to Home Branch. Please visit your home branch for getting delivery of the Card and to know the status of the Card.