

Frequently Asked Questions – Card Authorization Controls

1. What are POS transactions?

All chip/magnetic strip and PIN based transactions made at merchant point of sale terminals, either in INR or any foreign currency are considered POS transactions. These do not include contactless transactions (otherwise referred to as tap & pay) and tokenized transactions (e.g.: Samsung Pay)

2. What are International Purchases?

All transactions made online or POS terminals in foreign currency (all currencies excluding INR), irrespective of the current location of cardholder, are considered as international transactions

3. What are online transactions?

All transactions made online through merchant website, app or any payment gateway, either in INR or in foreign currency are considered as online transactions. These include standing instructions active on the Credit Card

4. What is cash withdrawal?

Any transaction where cash is withdrawn using Credit Card from any ATM either in INR or in foreign currency is considered as cash withdrawal.

5. What is Card Limit?

Credit Limit available for making any transaction including POS, online, international, contactless, tokenized and Cash withdrawal transactions is Card Limit. All transactions made after crossing preferred Card Limit will be declined.

6. What is Cash withdrawal Limit?

Credit Limit available for cash withdrawal transactions through the Credit Card. Cardmember can only withdraw cash up to the limit set under Cash withdrawal.

7. Can I make Tap and Pay (contactless) transactions if POS transactions are switched off?

Yes, Tap & Pay (contactless) transactions can be made as long as the master switch for Credit Card is on even if POS transactions are switched off. So, in-order to switch off Tap and Pay (Contactless) transactions, master switch has to be turned off or all categories have to be switched off.

8. Will my auto-pay and/or SI transactions get declined if online transactions are switched off?

Yes. Any auto-pay and/or SI active on the Credit Card will be declined if online transactions are switched off during the execution of auto-pay or SI. In-order to avoid inconvenience, please keep online transactions switched on.

9. Will settings changed on one Credit Card be applied to all Credit Cards I hold?

No. Each Credit Card has separate settings. The top bar with Credit Card images will help navigate between Cards. Settings have to be changed separately for each Card.

10. I am not able make payment or purchase with my Credit Card. All purchases are being declined. What is the reason?

Please check if the category in which, you are trying to make purchases / payments is switched on. If it is switched off, please switch it on and retry the purchases/payments. If the category is already switched on, please check if you have set any Card limit (under set limit option). Please reset Card Limit and retry making the purchases/payments.

11. Can any purchases or payments be made using my Credit Card if all categories are switched off or Credit Card is switched off?

No. If all categories are switched off or your Credit Card is switched off, you cannot make any transactions. So, rest assured, even if you lose your Credit Card, no one can misuse it.

12. Can any purchases be made if Card Limit set on my Credit Card is crossed?

No. If the Card Limit set on your Credit Card is crossed, no further purchases can be made. To make any purchase, please reset your Card Limit to maximum.

13. How will I know if settings are changed on my Credit Card?

You will get an SMS on your registered mobile number and an E-Mail to your registered e-mail ID immediately after settings are changed on your Credit Card..

14. How long will it take to apply settings to my Credit Card?

Settings will be applied to your Credit Card instantly.

15. I cannot access website all the time. Where else can I Change these Credit Card settings?

You can always access and change the settings using RBL MyCard app. Click [here](#) to download it now.

Alternatively, settings can be changed through IVR as well. To change settings through IVR, please call on 022 6232 7777. SuperCard holders can call on 022 7119 0900. Make sure you are calling from your registered mobile number for seamless services.