



The Balasore Bhadrak Central Co-operative Bank Ltd.
Head Office: O.T. Road, Balasore-756001

ATM GUIDELINES

Annexure-I

Receiving the ATM Cards and PIN Mailers from Head Office

- Only authorised person of the Branch shall receive the ATM Cards and PINs from the Head Office.
- While receiving the ATM Cards and PINs, it is advisable to count the numbers of Cards & PINs and compare them with the numbers recorded in the receipt letter.
- Sign and keep the copy of receipt letter with you after receiving the correct numbers of ATM Cards and PINs.

Storage of ATM Cards and PIN Mailer at Branch

- The ATM Cards and PINs shall remain under Lock & Key at all times except while issuing them.
- ATM CARD + PIN = CASH. Hence, the ATM Cards and PIN Mailers shall be kept separately by two separate responsible officials of the branch (**refer Annexure-B**).
- Branch will submit a Monthly Stock Report as per **Annexure-A** along with monthly absent statement.

Customer's Eligibility to be a Cardholder

- Customer must be a KYC Compliant Savings Account Holder.
- Customer must provide his/her correct and active mobile number.
- Customer must have a minimum balance of ₹ 500/-only.

Issuing the ATM Cards

- The ATM Cards shall be taken out of their given envelope (as the printed envelope contains OSCB information) and put into fresh envelopes with the Issue Letter (**refer Annexure-C**)
- The ATM Cards shall be issued to the Customer via registered post on the postal address given by the customer at the time of A/C opening.
- Before issuing the ATM, the Issue Register in CBS must be updated by the following steps:
 - ADMIN → CHANNEL BANKING → ATM → CARD ISSUE
 - Select Product → 233 – SB Deposit of Individual and Others
 - Enter Account Number
 - Select Card Type → RUPAY DEBIT Card
 - Enter Card Number
 - Enter Card Expiry Date → 31 JULY 2024
 - Enter Limit per day → 25000
 - Leave Charges Blank for Fresh Card Issue Only
 - Issue the Card
- Make sure the Customer has provided correct mobile number in the CBS before issuing the Card.
- After enrolled in CBS, the ATM Card/PIN Mailer register (both soft copy & hard copy) supplied by Head Office must be properly filled up.



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IF ATM Card returns

- If the issued ATM Card returns unopened due to wrong/ insufficient address, then the ATM-in-charge shall debit the postage charges from the Customer's Account and then freeze the Account immediately.
- If the Customer refuses to accept the Card, then the ATM-in charge shall mark the ATM Card as blocked and ask the HO ATM Cell to block the same.

Stock of Returned ATM Cards

- The returned ATM Cards shall be kept in separate stock and the returned history must be maintained in the ATM Card/PIN Mailer register: **Annexure-D** supplied by Head Office.

Issue of PIN Mailers

- PIN shall be issued directly to the Cardholder only after completing the KYC process **(Mobile number in mandatory for PIN issue)**.
- The Cardholder shall come to the Branch with the issued Card within Fifteen Days of Issue and ask for the PIN.
- After completing the KYC process, the ATM-in-charge shall take the full signature of the Cardholder on the PIN Leaflet as well as the ATM Register supplied by the HO.

Alternate PIN Generation (Green PIN)

- Green PIN facility is activated for the entire EMV chip based Rupay Cards.
- PIN can be generated for the Cards via Bank's Automated Teller Machine only by following steps.
 - Enter the Card in Bank's ATM
 - Select PIN REGENERATION
 - Enter the registered mobile number.
 - Enter the OTP (one time password) sent to the registered mobile number.
 - Enter the 4-digit PIN of your choice.
 - PIN Generation is done
- PIN Generation can be done if the PIN is lost/misplaced/forgotten.

Charges Applicable

- New Rupay ATM Card shall be issued at free of cost to the Customers. However, for the smooth functioning of the ATM services a few service chargers shall be applicable which are as follows.
 - Rupay Card Service Charge @ ₹100/- per annum only 2nd year onwards.
 - SMS Charges @ ₹10/- quarterly only.
 - Replacement of Lost/Stolen Card @ ₹100/- only.



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Services provided with Rupay Cards

- Withdrawal of cash by the Cardholder from his/her account up to a stipulated amount limit of ₹ 25,000/- only during a cycle of 24 hours.
- Up to 5 free Issuer Transaction (Other Bank's ATM) per month and unlimited ON-US transactions (Our Bank's ATM).
- Balance Inquiry and Request for Account Statement.
- PIN Generation and PIN Change Request.
- Cheque Book Request.
- ATM to ATM money Transfer.
- Updation of Registered Mobile Number

Reconciliation

- ATM-in-charge shall take the ATM Closing Balance from the ATM installed in the branch daily before Day-End and compare the ATM Closing Balance with the Closing Balance in the ATM Cash GL.
- ATM-in-charge shall update the ATM Closing Balance in the Google Drive Sheet daily before 11 AM or to intimate Head Office without fail.
- If any difference is found between the ATM CB and The ATM Cash GL, the ATM-in-charge shall compare the ATM GL with the Electronic Journal from the branch ATM for any excess cash in the ATM.
- The Excess Cash thus recovered shall promptly be transferred to Head Office Sundry GL-1935 Account no-37 along with the prescribed filled-up form with details of the failed transactions.
- The assigned staff must maintain "ATM CASH REGISTER" as instructed earlier in Letter No: BBCCB/Computer Cell (ATM) /1355/2017-18, Dt:24/05/2017 (attached)
- Branch Manager shall ensure the charge list handed over/taken over of ATM affair and ATM Card/PIN mailer stock position and the charge list should be shared with HO along with last ATM Card/PIN mailer stock report in **Annexure-A**.

Verification of stock

- The stock of ATM Cards and MIN Mailer will be reported at the end of the financial year in addition to the statements of other stocks like Form, Dead Stock & stationary for Audit.

Handwritten signature and date: 18/3/20

Chief Executive Officer