

FAQs on NICB Rupay Platinum NCMC Debit Card

1. What is the NCMC?

NCMC card is “National Common Mobility Card (NCMC), part of the ‘One Nation, One Card’.

2. What is the difference between a Normal Debit Card and NCMC Card?

This card has all the features of a normal contact as well as Contactless Debit Card supporting ATM, ECOM, & POS transactions, but additionally a unique feature of processing transaction offline.

3. Is the NCMC secure?

Yes, the NCMC is equipped with advanced security features to ensure safe transactions.

4. Where can the NCMC be used?

The NCMC can be used across multiple transport modes, including metro, buses, and also for toll and parking charges. Beyond transportation, it's accepted at retail outlets that support NCMC payments.

5. What is a Wallet in NCMC Card?

The wallet is like a virtual pocket. It can hold a maximum amount of INR 2000. You can use this money to pay for things like metro rides, bus tickets, and tolls without needing to connect to the internet.

6. How to activate the Offline Wallet?

Customer must activate the Offline Wallet by visiting transit operator's terminal (metro, bus terminal etc.) and performing either of the two transactions i.e. Add Money & Service Creation.

7. How to add money to the Offline Wallet?

Customer is required to do Add Money transaction either by depositing cash or with same debit card at the designated terminals located at Metro stations/Bus stations etc.

8. How to create the service area on card?

Request for creation of services should be placed by customer by taking the card to the designated terminal of transit operator and request to be made with them for desired service.

9. How to enquire the balance on the Offline Wallet?

POS terminals at designated Transport Operators will display the balance of Offline wallet.

10. How to spend the money via Offline Wallet?

Customer has to tap the card at entry and exit point of the transit/transport mode. AFC (Automatic Fare Calculator) System of metro will calculate the fare and deduct the amount from offline wallet.

11. How to Block the Offline Wallet?

Offline wallet balance cannot be blocked and is liable for misuse if lost/misplaced/stolen. Bank will not bear any liability for the residual balance on the wallet if card is lost and misused.

12. What should I do if I lost my Rupay Platinum NCMC card?

As a cardholder, you are responsible for the security of the card. If the card is lost or stolen, you should report the loss/ theft to Bank. Bank shall hotlist the card and terminate all online facilities on the card. Balance in the wallet of the card shall not be refunded back. Card holder can also hotlist the card by himself/herself using online channels.

13. Do I earn interest on card balance?

You will not get any interest on the card balance as it is being treated as prepaid payment instrument.

14. Where I can find more details on the usage and tariff for this card?

You can refer to the eGuide uploaded on the below path on Bank's website.

www.newindiabank.in → HOME → CARDS → CARDS BOOKLET → RUPAY.