ABOUT THE PRODUCT

Q.1 What is State Bank Achiever Card?

A.1 The State Bank Achiever Card is a reloadable Prepaid Card usable at Merchant establishments/ Point of Sale through or for online transactions, in India only.

PURPOSE

Q.2. **What are the uses of State Bank Achiever Cards?**

A.2. State Bank Achiever Card is an ideal product for disbursement of various periodical non cash incentive/payment employees, agents, distributors etc.

WHERE AND HOW TO BUY

Q.3. Where do I buy State Bank Achiever Card?

A.3. State Bank Achiever Card is available at all State Bank India branches in India.

ELIGIBILITY

Q.4. What documents should I submit when I purchase the State Bank Achiever Card?

A.4. Basic KYC norms will be completed. The customer/corporate approaching the branch needs to provide the following: -

1. Application
2. PAN card
3. Proof of Identity
4. Proof of Residence

SBI ACHIEVER CARD KIT

Q.5. What does a State Bank Achiever Card kit contain?

A.5. Along with Achiever Card, State Bank Achiever Card kit contains PIN Mailer, State Bank Achiever Card booklet containing terms and conditions and other necessary details.

SCHEDULE OF CHARGES

Q.6. **What is the schedule of charges of State Bank Achiever Card?**

A.6. **Schedule of charges**

Issuance charges	Rs. 150+ GST (irrespective of the amount loaded)
Issue of Replacement card/PIN	Rs. 150+ GST

Reload fee	Rs. 10+ GST per card each time; Nil if reloaded through INB

OTHERS

Q.7. How many times can the card be re-loaded?
A.7. Any number of reloads is allowed till the expiry of Card.

Q.8. How do I check the balance on my State Bank Achiever Card?
A.8. Balance enquiry is free of cost at any State Bank ATM in India. Balance can also be checked online at https://prepaid.sbi without any charges.

Q.9. **How do I perform the e-Commerce/ online transaction?**
A.9.

a.   While making e-Comm. transaction at the merchant site, select Debit Card as the mode of Payment.

b.   Provide the card details, such as Card number, Expiry Date, CVV and Name of Card holder and click on Submit.

c.   You will receive OTP (One Time Password) on your registered mobile number.

d.   In case OTP is not received in the first instance, then click on resend OTP button for regeneration of OTP.

e.   In the Next screen input the OTP received in your mobile number and click on submit to complete the transaction.

Q.10. What if I forget my PIN Number?
A. 10.

1.   **Can be generated online by visiting** https://prepaid.sbi (Green Pin)

2.   **Can call Contact centre and request for the PIN or**

3.   **Can lodge request under other services>complaints of prepaid site** https://prepaid.sbi **or**

4.   **Customer can approach the card issuing branch which will lodge the request in CMS through branch login portal.**

Q.11. Is my SBI Achiever Card safe?
A.11. The usage of your card is protected against misuse with a 4-digit secured PIN. Further, you are required to insert PIN to complete a transaction at the merchant outlet. The merchant will take signature on the charge slip and will match this signature with the signature on the signature panel on the reverse of the card. Transactions at merchant outlets are thus protected by PIN/signature. You must ensure that you sign on the signature panel as soon as you receive the card.

LOST/ STOLEN

Q 12. What do I do if my SBI Achiever Card is lost or stolen? How to get Replacement Card/PIN/ How to regenerate ATM PIN

A.12. To report a damaged/lost/ stolen card, just call 1800-11-22-11/1800-425-3800, SBI's 24 hour toll free number or +91-22-27566598/ +91-22-27580506 either directly or through the employer/company/government organizations. The call centre will ascertain any 2 of the following additional information about the Card/cardholder viz. employer's/company's/government organization's name(individual or corporate), employee ID, provident fund account number, Achiever Card number(16digits), Achiever Card reference numbers(11digits), details of last transactions date and correct amount. On verification of the information, the card will be blocked and request for issuing the duplicate cards will be processes by the contact centre. In case of corporate variant of Achiever Cards the PIN will be dispatched to the card issuing branch only. Please note that cardholder can change his ATM PIN any number of times or can also restrict the usages by login to https://prepaid.sbi/ using his 8 digit web pin given along with the welcome kit without incurring any cost.

Achiever Card for State Bank Employees: -

To report a damaged/lost/stolen card, just call 1800-11-22-11/1800-425-3800, SBI's 24 hour toll free number of +91-22-27566598/ +91-22-27580506 either directly or through the employer/Company. The call centre will ascertain any 2 of the following additional information about the Card/cardholder viz. employer's/company's/government organization's name, provident fund, account number, Achiever card number (16 digits), Achiever's card reference number (11 digits), details of last transaction date and correct amount. On verification of the information, **the card will be blocked. For Replacement card/Pin, the request is to be lodged only through Service Desk website, available across all the branches of State Bank India. Achiever Cards/PIN to staff will be dispatched to employee's present place of posting as per HRMS data.**

Q.13. What will happen when Balance in my Achiever Card is available and there is no transactions for last 10 years?

A.13. As per RBI guidelines the entire balance will be transferred to the Depositor Education and Awareness Fund (DEAF) of RBI and card will be closed.

Q.14. Process to be followed for blocking prepaid card(s)/request for duplicate cards.

A.14

- Can call Contact centre and request for blocking the cards or

- Can lodge complaint under other services>complaints of prepaid site https://prepaid.sbi/ **or**
- Customer can approach the card issuing branch which will lodge the complaints in CMS through branch login portal.

Q. 15. Security verification before blocking the cards:-
A.15 DOB/Mother's Maiden name/PF ID in case of Achiever Cards. employer's/company's/government organization's name (individual or corporate), employee ID, provident fund account number, Achiever Card number (16digits), Achiever Card reference numbers(11digits), details of last transactions (application date and correct amount). User ID is 16 digits Achiever Card number if not changed by the customer.

Q.16.Where will the card be dispatched – what should an end user do in case he/she is not aware of the address that was provided by the person while applying for the pre-paid card
A.16. Achiever Cards to staff will be dispatch to employee's present place of posting as per HRMS data. In case of corporate Achiever Cards, cards will be dispatch to the card issuing branch only.

Q.17.where should the consumer collect ATM pin? What should the end user do in case he/she is not aware of the card issuing branch.
A.17. Achiever Cards/PIN to staff will be dispatch to employee's present place of posting as per HRMS data. In case of corporate variant of Achiever Cards the PIN will be dispatched to the card issuing branch only.

Q.18.what should the customer do in case he /she has forgotten the Web pin?
A.18.

1. Can be generated online by visiting https://prepaid.sbi (Green Pin)

2. Customer can call Contact centre and request for blocking the card

3. Customer can lodge complaint through CMS highlighted in red by login to https://prepaid.sbi

4. Customer can approach the card issuing branch which will lodge complaints in CMS through branch login.

Q.19. Are there any charges for requesting a duplicate ATM pin at the contact centre?

A.19.Currently there is no charges for State Bank India staff in case of duplicate Achiever Cards/PINs. For others usual charge of Rs.150/-+ GST will be levied.

Q.20. TAT for receiving duplicate prepaid card or ATM pin.
A.20. It will take 10-12days after lodging the requests to deliver the cards/PINs.