

## **User Guide**

### **Introduction**

- State Bank Foreign Travel Card (SBFTC) is a Card in foreign currency that makes your foreign trip trouble-free and convenient. It is a Chip based EMV compliant Card which stores encrypted and confidential information. It offers you a convenient and secure way to carry money anywhere in the world (valid worldwide except in India, Nepal, and Bhutan).
- SBFTC is available as both Single Currency and Multicurrency Card.

### **Single Currency Card**

- Single Currency Card is available in eight foreign currencies viz. US Dollar (USD), Pound Sterling (GBP), Euro (EUR), Canadian Dollar (CAD), Australian Dollar (AUD), Japanese Yen (JPY), Saudi Riyal (SAR) and Singapore Dollar (SGD).

### **Multicurrency Card**

- Multicurrency SBFTC is available in 9 foreign currencies, viz. US Dollar (USD), Pound Sterling (GBP), Euro (EUR), Japanese Yen (JPY), Canadian Dollar (CAD), Australian Dollar (AUD), Saudi Riyal (SAR), Singapore Dollar (SGD) and UAE Dirham (AED).
- Cardholder has option to load all available currencies on a single card.

The issuance of the Card is subject to compliance of provisions of the applicable laws, rules, regulations and directions in the matter from time to time from Reserve Bank of India or any other competent Authority under any law in force.

### **Activation**

- State Bank Foreign Travel Card can be used immediately after purchase.
- Cardholders are advised to check their card balances at the Customer Portal (Prepaid site) available at <https://prepaid.sbi>.

### **Registration**

Customers are requested to register card at Prepaid site <https://prepaid.sbi> for enhanced user experience.

### **Directions for Use**

For your own convenience, please read the Welcome Letter and User Guide before using your Card. Usage of the card is deemed to be acceptance of all Terms and Conditions, subject to which it is issued, without any exception and cardholder is bound by the said Terms and Conditions.

- The Card can be used to withdraw cash at all ATMs accepting Visa Cards, Bank Branches overseas, transaction at Point-of-Sale terminals (PoS Terminals) and for online shopping at e-commerce sites registered abroad.
- Travel Cards are used in a similar manner as Debit/Credit Cards for doing online transactions. In India, it is mandatory for all transactions to be verified with a second factor of authentication. However, internationally, this may not be the case. Typically, international online merchants may ask you for the card number, expiry and CVV2 (present at the back of your card) to process the transaction. Transactions at E-commerce site without validating VBV and CVV2 will be rejected by the Bank.
- Please ensure that all transactions / swiping of the Card at any ATM, Store, Restaurant, etc. are done in your presence. Remember to collect your Card after every transaction.
- Check your transaction slip for the Card Number and the amount charged to your Card after every purchase.

#### **ATM PIN Management:**

- Keep your 4-digit PIN confidential. Only you should know this number. Please DO NOT write it anywhere.
- You can generate or change ATM /PoS PIN on your own in easy steps in following ways:  
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#### **ATM /PoS Green PIN Generation Process:**

##### **1. PIN generation through Prepaid site (Customer Portal)**

- Visit Prepaid site <https://prepaid.sbi> and login.
- Navigate “My Task” > “My Task Flow” > “Forgot/Set New PIN” tab.
- Select the card for which PIN reset is required and click on “Forgot/Set New PIN” button.
- Enter 4-digit new PIN, re-enter 4-digit new PIN, Enter OTP sent on registered mobile number / e-mail ID and submit.

## 2. PIN generation through ATM: two-step process

### ✓ Step 1: Temporary PIN generation at any State Bank Group ATM

- Insert the Prepaid Card in ATM.
- Select 'PIN Generation' option shown on the ATM screen.
- Enter DOB in DDMMYYYY format and then 10 digit Registered Mobile Number (RMN).
- PIN generation successful message shown on screen and ATM slip is generated.
- SMS for having initiated temporary PIN generation is sent on the registered Mobile Number / email of the cardholder.
- Another SMS containing the 4-digit temporary PIN is sent on the registered Mobile Number / e-mail ID of the cardholder.
- Temporary PIN cannot be used for making transactions.

### ✓ Step 2: Generation of Transaction PIN using Temporary PIN

- Insert the Prepaid card in SBI ATM.
- Enter the temporary PIN received on the Registered Mobile Number / e-mail ID.
- Select 'Change PIN' option on ATM.
- Enter desired 4-digit PIN. Re-enter the 4-digit PIN.
- Transaction Successful message appears on the ATM screen.
- A SMS containing successful PIN change is sent on the Registered Mobile Number / e-mail ID of the cardholder.

## 3. PIN generation through ATM: two-step process

Please visit any State Bank Branch to get assistance on generation of ATM /PoS PIN.

- You can change your PIN by logging-in on the web site <https://prepaid.sbi> using PIN Reset option.
- Keep your transaction slips safe, to tally them against your Online Statement / Bank Statement, to use as support document to lodge disputes, if any, over the transaction.
- All your transactions (purchases as well as cash withdrawals) through SBFTC must be made strictly in accordance with the extant Exchange Control Regulations of RBI.
- All ATMs may not have Balance Enquiry option.
- In some countries, additional charges are levied on non-domestic Cards, which will be debited from your card by the Bank in addition to the Bank's usual charges.
- Please handle your Card carefully so as to avoid any physical damage to magnetic stripe and EMV chip.
- Bank may, at its sole discretion, utilize services of the external service provider/s or agent/s and on such terms as required or necessary, in relation to its products/services.

## Transaction Limits and Other Covenants

Bank reserves the right to limit or reduce the amount that may be used through the Card per day or over a specified period, for effecting any transaction. In addition, ATMs, Shared Networks and/or Merchant Establishments may also limit or restrict the number of transactions that may be affected through use of the Card. These limitations will vary for every ATM, Shared Network and / or Merchant Establishment. Bank shall not be responsible for either ascertaining or notifying the Cardholder as to such limits/restrictions and shall not be liable for any loss suffered by the Cardholder due to these restrictions, limitations or to a lack of uniformity between transactions requested at ATMs, Shared Networks and/or Merchant Establishments.

Bank shall pay no interest, compensation or any benefit/bonus to the Cardholder in connection with the Card Fund, and the Card Funds do not constitute a deposit by the Cardholder with Bank (or with any other person) nor do they entitle the Cardholder to any Overdraft/Credit facility.

The Cardholder hereby indemnifies and agrees to hold Bank indemnified against all actions, claims and costs, charges and expenses arising out of or as a consequence of the Cardholder not complying with the applicable laws, rules and regulations in force from time to time.

## Reloading Your Card

### Top-up/Reload at Bank Branches or at ADII/FFMC (Full Fledged Money Changers)

Top-up/Reload your Card at any authorised Branch of SBI or at select FFMCs / AD II under tie-up arrangements with SBI. To recharge, either you or your representative can submit or send

your request with an authority letter to debit your account. List of authorised Branches to conduct SBFTC business is available at our Prepaid site - <https://prepaid.sbi> >> Products and Charges >> Foreign Travel Card >> FTC Selling Branch Address.

## Lost/Misplaced/Stolen Card

If your Card is lost/misplaced or stolen, the Card may be blocked using any one of the following modes, so that the Card is immediately blocked and misuse of the Card is prevented /minimized:

- **Toll-free Number:** Customer has to contact 18001234 / 1800112211 / 18004253800 (Toll Free) or +918026599990 (Paid Service) for Blocking of Cards. The call center will ascertain the additional information about the cardholder, viz. type of Card (Cardholder to mention as State Bank Foreign Travel Card), mother name, date of birth, passport number, etc., to establish the identity of the Cardholder.
- **Customer Portal:** Visit <https://prepaid.sbi>. Log in at site and at Home page follow “My Task” >> “My Task Flow” >> “Customer can do Card Suspension (Temporary) or Customer can do Card Hotlisting (Permanent)”.
- **E-mail:** Send an e-mail to SBI Prepaid support team on e-mail ID -ops.prepaid@sbi.co.in from your e-mail ID, registered with the Bank.
- **SBI Branch** – Please visit any nearest SBI Branch dealing in SBFTC with a written request to block your lost or stolen Card.

**Note:**

- Any financial loss arising out of unauthorised use of Card(s) due to loss or otherwise, till the Card is blocked or hotlisted, will be on the cardholder's account.
- A permanently blocked Card cannot be unblocked. A replacement card may be obtained, on payment of prescribed charges.
- In case of any fraudulent/disputed transaction, customer should lodge complaint with the Bank within 30 days from the date of loss; else the claim may not be entertained.
- Please keep a separate note of Card Number and Helpline Numbers / e-mail IDs at a place readily accessible and remember the personal information to immediately block the

Card if it is misplaced or stolen.

**Replacement of Card**

The Cardholder can send request for blocking of the Card and issue of a replacement Card to State Bank Helpdesk or Branch from where the Card was issued. On verification of the security information, the card will be blocked and a replacement card along with PIN will be sent on the address furnished by the Cardholder at the earliest. The usual charge of USD-2.00/GBP-1.25/Euro-1.60/CAD-2.00/ AUD-2.00/JPY-160.00/SAR-8.00/SGD-1.65/AED-8.00 for issue of replacement Card together with the actual courier charges will be debited to the Card account. In case the customer has subscribed to Add-on Card (s) he may use the Add-on Card(s).

**Note:** Add-on Card - You can take maximum 2 add-on cards (chargeable) linked to your primary Card Account. The Add-on cards can be used just as a primary card. Alternatively, you may opt for Emergency Card to be issued by VISA which would be delivered to you within 48 hours at a cost of US\$175/- (VISA service charges). This card will be issued without PIN and will be valid for two months only and usable at PoS terminals only.

**Statement of Account**

**Option 1:** The card statement can be viewed / downloaded free of charge by logging in <https://prepaid.sbi>.

**Option 2:** You can send an email to [ops.prepaid@sbi.co.in](mailto:ops.prepaid@sbi.co.in) requesting for card balance. The email ID used should be the same as recorded in the application form. No charges applied for e-statement.

## Termination/Block/Decline of Card Usage

Bank reserves the right to terminate/block/decline the usage of the Card/access to the Card Funds, temporarily or permanently, upon the occurrence of any of the following events:

- (i). failure to adhere to or comply with Terms & Conditions herein.
- (ii). demise of the Cardholder.
- (iii). as required by applicable law, rules and regulations or direction of any appropriate authority.

## Refund of Balance on the Card

You can take refund of the unspent balance in the Card by submitting a request letter at any SBI Branch authorized for SBFTC Business.

- If the refund amount is above Rs.50,000/- the payment will be made by credit to account / account payee Banker's Cheque/Draft, whereas if it is below Rs.50,000/-, cash disbursement is also available.
- You can also request for partial refund.
- It may be noted that customer / cardholder is bound by RBI/FEMA regulations to retain the foreign currency up to the permissible limit in the card.
- Please note, if the balance in the card is claimed after 3 months of expiry of the card, the balance will be refunded after deduction of USD-5/GBP-5/Euro-5/CAD-5/AUD- 5/JPY-500/SAR-20/SGD-6/AED-20. Further, if the balance in the card is below USD-5/GBP-5/Euro-5/CAD-5/AUD-5/JPY-500/SAR-20/ SGD-6/AED-20 after expiry of the card, the same will be forfeited.

## Protect Your Card

Your SBFTC is only for your personal use. Please ensure that any verification/swiping/dipping of the Card at any store, restaurant, etc. is done in your presence. Remember to get back your card after every purchase/transaction. Keep your 4-digit PIN secure. Please contact State Bank immediately if you suspect the authenticity of any person seeking details about your Card.

## Resetting of PIN

**ATM PIN:** Please refer to section 'ATM PIN Management' to generate / reset PIN.

**Web Log-in password:** 8-character Alphanumeric Password. Visit Prepaid site <https://prepaid.sbi> and click on Top right orange coloured square icon. On pop-up screen, click on 'Forget your user ID or password' to regenerate it. Enter OTP, which is sent on the card holder's registered e-mail ID / mobile number. Create Password as per the instructions given on the screen & submit.

## Receipt of Excess Funds

If the Cardholder has received funds in excess of the Card Funds, the Cardholder agrees to promptly repay Bank any such funds upon such Terms and Conditions as Bank may specify.

Bank further reserves the right to recover such excess funds from any other account of the Cardholder maintained with itself or and/or the right to require the Cardholder upon notification to immediately make payment of such excess funds, upon such terms and conditions as Bank may specify. In the event a demand or claim for settlement of outstanding dues/funds received in excess of Card funds from the Cardholder is made by Bank, the Cardholder shall pay to Bank unconditionally the entire amount outstanding on the Card and/or the funds received in excess of the Card Funds. Nothing in these terms and conditions shall affect Bank's right of lien, set-off, transfer and application of monies at law or pursuant to any other agreement from time to time subsisting between the Bank and Cardholder.

## Enhancing Card Security Transaction:

To manage channel (ATM/PoS/E-comm) wise transaction your Card, please do following

- a. Visit Prepaid site <https://prepaid.sbi/> and login.
- b. Post login, navigate "My Task >> My Task Flow >>"

<b>Enable / Disable channel access</b>	<b>Set transaction limit for Card</b>
<ul style="list-style-type: none"><li>• Click on, "ENABLE / DISABLE Transaction Types"</li><li>• In next screen, select the Card from dropdown and 'Enable /Disable' channel access</li><li>• Click on, 'Submit' to complete the activity.</li></ul>	<ul style="list-style-type: none"><li>• Click on, "Card limit"</li><li>• In next screen, select the Card and set daily transaction limit for your card within the permissible limit.</li><li>• You will get OTP on Registered Mobile Number / e -mail ID.</li><li>• Enter OTP to validate and complete the activity.</li></ul>

As per RBI guidelines your Card is enabled for ATM and PoS (Card Present Transactions) channels only. Activate your Card for e-Commerce / online transaction.

## **BENEFITS**

### **Worldwide Acceptance**

Your SBFTC is accepted at over 2.5 million ATMs and 53.9 million Merchants Establishments worldwide, displaying the VISA / VISA Electron signs. (For a comprehensive list of all ATMs, you can look up to the location of VISA accepting ATMs on their website <http://www.visa.com> or <https://www.visa.com/atmlocator/>)

### **Safe and Secure**

The Card has an embedded chip which stores encrypted and confidential information. The usage of your Card is secured through and protected against misuse at ATM/PoS with a 4-digit secure PIN.

### **Additional Card for Extra Convenience**

Add-on Cards, on prescribed charges, not exceeding 2 in numbers, can be obtained along with the Primary Card, as part of the Travel Card Kit. This ensures that in case you misplace / block your Primary card you don't have to wait 4-7 days for Replacement card to be couriered to you.

## **Global Customer Assistance Service (GCAS) by VISA**

No matter wherever you are in the world, Visa's Global Customer Assistance Services (GCAS) representatives can provide multilingual assistance 24 hours a day, 365/366 days a year. GCAS can help you block your Visa card once it has been reported stolen or lost, protecting you against fraudulent transactions. GCAS can also provide emergency cash and Visa card replacement services across the world. For details, please visit VISA website (<https://www.visa.co.in>).

## QUERIES AND COMPLAINTS

1. Cardholders may call our Toll-free helpline 18001234 or 1800112211 or 180042535800 or +9180-26599990 (Paid Service), in the event of any queries or complaints in connection with their Cards or the statements, etc.
2. Alternatively, cardholders may email queries, complaints, and requests at: SBI Prepaid support team on e-mail ID [ops.prepaid@sbi.co.in](mailto:ops.prepaid@sbi.co.in).
3. Cardholders can lodge all disputes / claims at CMS website <https://crcf.sbi.co.in/ccf/> Status of complaints may be tracked from CMS site.
4. Further, in case of complaints, cardholder should provide sufficient and correct details in writing to the State Bank Branch office, and the details should include:
  - (i). Name, address and Card Number of the Cardholder.
  - (ii). A detailed description of the transaction and/or the complaint (including the date of the transaction and the location of the ATM/merchant establishment).
  - (iii). Transaction amount.
5. In case of any fraudulent/disputed transactions, customer should lodge complaint with the Bank within 30 days from the date of loss, else the claims may not be entertained.

## DEFINITIONS

- (i). **Bank:** State Bank of India
- (ii). **Card:** State Bank Foreign Travel Card, issued to customers by State Bank of India in association with VISA International.
- (iii). **Add-on Card:** Additional Card(s) issued to a Cardholder.
- (iv). **Cardholder:** An applicant who has been issued a State Bank Foreign Travel Card.
- (v). **Card Fund:** It shall mean the amount of currency purchased from the Bank and loaded on to the Card by the cardholder.
- (vi). **ATM:** Automated Teller Machines. In particular, displaying VISA logo abroad (except in India, Nepal and Bhutan).
- (vii). **PIN:** The computer generated 4-digit Personal Identification Number (PIN) will be handed over along with the card(s) in a secured and sealed Welcome Pack or Cardholder may generate PIN on their own through Customer Portal (<https://prepaid.sbi>) or SBI ATM.
- (viii). **One time Password (OTP):** OTP for carrying out financial transactions are sent to the Cardholder's registered mobile number. OTP for securely availing non-financial services is sent to the Cardholder's registered e-mail ID/mobile number.

- (ix). **Merchant Establishments (MEs):** Shall include shops, stores, restaurants, hotels and commercial establishments, etc. abroad (except India, Nepal & Bhutan) advertised as handling the cards by displaying VISA logo.
- (x). **POS Terminals:** Point of Sale (PoS) electronic terminals at a ME abroad (except India, Nepal & Bhutan) at which the customer can use the card to make payments.
- (xi). **International Transaction:** A transaction entered into by the Cardholder through his card outside India, Nepal and Bhutan at ATMs and MEs. or transaction done on e-commerce sites registered abroad.
- (xii). **Transaction:** Transaction includes cash withdrawals, making payment for purchases made/services availed at merchant establishments, availing other services by utilizing the card at ATMs, MEs or online (e-commerce) modes.
- (xiii). **Cross border Transaction:** A cross border transaction is a transaction for which the Merchant country code differs from the Issuer country code, regardless of whether the transaction currency is different from the cardholder's billing currency or not.
- (xiv). **Single Currency Transaction:** A cross border transaction for which the billing currency is same as the card currency.
- (xv). **Cross Border Currency Conversion Rate:** It is the exchange rate applied by VISA for processing cross border transactions where the billing currency is different from the card currency.
- (xvi). **Dynamic Currency Conversion** or cardholder's preferred currency is a process whereby the amount of a Card transaction is converted by a merchant or ATM to the currency of the issuer's country at the point of sale.