



### FAQ's on YES BANK Multi Currency Travel Card (MCTC)

**Q. How is YES BANK Multi Currency Travel Card is better than mode of international payment?**

**A.** YES BANK Multi Currency Travel Card offers you convenience of using the Card just like any other Credit/Debit Card which can be used to make payments to merchants, withdraw cash, purchases online.

YES BANK Multi Currency Travel Card provides maximum comfort and hassle free journey without worrying about carrying foreign currency cash or Traveller's cheque which are paper based payment instruments and needs to visit the money changers frequently for currency conversion.

**Q. What is YES BANK Multi Currency Travel Card (Multi Currency Travel Card)?**

**A.** YES BANK Multi Currency Travel Card (Multi Currency Travel Card) is a foreign currency denominated Prepaid Travel Card which can be loaded with multiple currencies on a single Card that makes your foreign trip totally hassle-free and convenient. You can load this pre-paid Card with foreign currency in India by paying in INR and use it to swipe on merchant outlets and withdraw cash in the local currency from ATMs accepting MASTERCARD Flag Cards.

**Q. Which all currencies can be loaded on the YES BANK Multi Currency Travel Card?**

**A.** Your YES BANK Multi Currency Travel Card can be loaded with world's 15 major currencies; 1. United States Dollar (USD) 2. Great Britain Pound (GBP) 3. Euro (EUR) 4. Canadian Dollar (CAD) 5. Australian Dollar (AUD) 6. Singapore Dollar (SGD) 7. Arab Emirates Dirham (AED) 8. Swiss Franc (CHF) 9. Japanese Yen (JPY) 10. Swedish Krone (SEK) 11. South African Rand (ZAR) 12. Saudi Riyal (SAR) 13. Thai Baht (THB) 14. New Zealand Dollar (NZD) 15. Hong Kong Dollar (HKD).

**Q. Can I load more than one currency in my Multi Currency Travel Card?**

**A.** Yes, Your Multi Currency Travel Card can be loaded up to 15 currencies at a time. The Card will work in all countries and will dispense local currencies only on usage at ATMs, but in case the Card is used in say Europe, and Card is loaded with only USD currency then conversion charges from USD to Euro will be applicable.

**Q. Where I can buy the Multi Currency Travel Card?**

**A.** You can visit the nearest YES BANK Branches and apply for your Multi Currency Travel Card Cards.

(\*To know more, please refer Documentation section of Multi Currency Travel Card).

Please click [here](#) to locate nearest YES BANK Branch

**Q. Do I need to have a YES BANK account to purchase the Multi Currency Travel Card?**

**A.** You don't need an account relationship with YES BANK to avail a Multi Currency Travel Card you may just walk into nearest **YES BANK Branch** and avail a Multi Currency Travel Card over the counter in your desired currency.

**Q. I am not a Travelling abroad, can I still benefit from the Multi Currency Travel Card?**

**A.** Multi Currency Travel Card is only for overseas Travelers, and cannot be issued to non-Travelers.

**Q. How do I buy a Multi Currency Travel Card?**

**A.** To avail your Multi Currency Travel Card, refer the “Documentation” section of the Multi Currency Travel Card.

**Q. What are the different charges and fees applicable when using/purchasing Multi Currency Travel Card?**

**A.** You can refer the “Rates and Charges” section of the Multi Currency Travel Card for schedule of charges and applicable fee in details. Any changes in the charges and fee of Multi Currency Travel Card will be governed as per Terms and Conditions of YES BANK Multi Currency Travel Card.

**Q. How much foreign currency can I load on the Multi Currency Travel Card?**

**A.** The usage of your Multi Currency Travel Card should be in strict accordance with the regulations of the Reserve Bank of India and FEMA regulations. The amount loaded or reloaded on a Card should be done as per the foreign Exchange Management Act, 1999 and prevailing RBI regulations in force.

**Q. When can I start using the Card?**

**A.** You can start using the Card once you get welcome mail on the registered email ID. You may also log on to the Prepaid Card Web Login to check the balance on the Card, please follow the link <https://Prepaid.yesbank.co.in/YESBANKCUSTOMER/html/UAMLogin.jsp>

**Q. Can I use my Multi Currency Travel Card for online/e-commerce purchases?**

**A.** Yes, your Multi Currency Travel Card is already enabled to perform online/e-commerce transactions. Once your Card is loaded and active with the requested load amount you can start using the same for online purchases.

- ✓ Log on to the international merchant website
- ✓ Select “Credit Card” option as the mode of payment
- ✓ Enter Card details, billing information and your ATM PIN as second factor authentication
- ✓ Confirm to make the payment

### **Using YES BANK Multi Currency Travel Card**

**Q. How can I confirm that my Card has been loaded/reloaded?**

**A.** You would receive an SMS and Email confirmation as soon as your Card is loaded/reloaded. It is advisable to check the balance on the Card through web login; you can also check load/reload status by calling on the Yes Touch Phone Banking numbers

- ✓ +91 022 30993600( From Outside India)
- ✓ 1800 2000( Toll free - India)

- ✓ 1877 659 8044( Toll free - USA/CANADA)
- ✓ 8081 7851 33( Toll free - UK)
- ✓ 8000 3570 3089( Toll free - UAE)

**Q. How do I check balance on my Card?**

**A.** You can log on to Prepaid Card Web Portal to check your Card balance.

Or Alternatively,

Call on the Yes Touch Phone Banking Number mentioned on the back of the Card

- ✓ +91 022 30993600( From Outside India)
- ✓ 1800 2000( Toll free - India)
- ✓ 1877 659 8044( Toll free - USA/CANADA)
- ✓ 8081 7851 33( Toll free - UK)
- ✓ 8000 3570 3089( Toll free - UAE)

Or

You can also check your Card balance on the MasterCard enabled ATM overseas. This may attract the balance enquiry charges.

**Q. Is there any restrictions on the usage of the Card in any of the country or currency?**

**A.** Yes, this Card cannot be used in India, Nepal & Bhutan. Your Card is a foreign currency denominated Card and hence Card should not be used for making any payment in Indian Rupees (INR) either in India or abroad, as this may attract a currency conversion fee of 2.75% plus applicable GST.

**Q. What needs to be done incase Hotels/Car Rentals take a Pre-Authorization?**

**A.** Hotels/Car Rentals before check-in/renting services etc, take a pre-auth on your card. A Pre-Auth is essentially blocking of certain amount on your card which becomes un-accessible to you unless gets settled. We recommend that you DO NOT use your MCTC at the time of checking-in or initiating a rental. Use any other credit/debit card for making the reservations. At the time of checking out of the hotel/settling the bill, you should:

- ✓ Ask the executive to settle the final bill against the pre-auth that was taken.
- ✓ Ask the executive to cancel the pre-auth (credit back the amount) that was taken and settle the bill by taking an authorization for the actual bill amount.
- ✓ Ask the executive to provide you the cancelled or VOID transaction slip for the same transaction and present the same to your bank for reversal of the unsettled transaction.

In the event of the Merchant neither reversing back the amount nor providing you the VOID transaction slip for submission to your bank, YES BANK would credit back the amount immediately after 31st day from the date of transaction initiated.

**Q. From where do I find my web login password?**

**A.** You would receive web login password on your registered email ID which was provided at the time of MCTC Application, please open the attachment and login with the help of your Card number and password.

**Q. Can I set my own user ID and Web login Password for Prepaid Card Web Login?**

**A.** Yes, certainly you can create your own user ID and Web Password of your choice by following few simple instructions mentioned at the time of login.

**Q. Can my Multi Currency Travel Card be used directly at merchant establishments?**

**A.** Yes, Multi Currency Travel Card can be used directly for payments at merchant establishments that accept MasterCard enabled Cards.

Your Multi Currency Travel Card is Chip enabled Card, which provided a maximum security when using overseas.

Following are the steps for using Multi Currency Travel Card on a POS terminal

- ✓ The merchant inserts/dips the Chip Card in the POS terminal
- ✓ The Chip Card must remain in the terminal till the transaction is completed
- ✓ If the merchant accidentally swipes the Card at the place of inserting/dipping the Card, the terminal will automatically identify it as a Chip Card. The terminal will force the cashier to insert Chip Card instead of doing a swipe

If the POS terminal does not have Chip facility, the Card can be used for normal magnetic stripe swipe on the POS terminal as well.

**Q. Is there a transaction fee for using my Multi Currency Travel Card at merchant establishments?**

**A.** No, there is no transaction fee incurred for using your Card for payments at merchant establishments. However if the transaction done in the local currency of the country which is not available on the Multi Currency Travel Card then Card will intelligently process the transaction in the currency available on the Card. For this currency conversion bank will charge a cross currency conversion fee of 2.75% plus applicable GST.

**Q. From where do I find my ATM PIN?**

**A.** ATM PIN is the part of your welcome kit; you can also reset your ATM PIN by calling the Yes Touch numbers mentioned on the back of your Card

- ✓ +91 022 30993600( From Outside India)
- ✓ 1800 2000( Toll free - India)
- ✓ 1877 659 8044( Toll free - USA/CANADA)
- ✓ 8081 7851 33( Toll free - UK)
- ✓ 8000 3570 3089( Toll free - UAE)

**Q. Is there any charge on regeneration of ATM PIN?**

**A.** No, ATM PIN regeneration is free of cost for you.

**Q. Do I need to enter my ATM PIN while using the Multi Currency Travel Card at a merchant outlet?**

**A.** You may have to enter your ATM PIN if POS machine prompt for the same while using on any merchant establishment.

**Q. What do I do if I have forgotten/lost my ATM PIN or Web login password?**

**A.** The PIN gets blocked for use at ATMs/POS, post 3 times attempt of wrong ATM PIN/Web Password in a day. This is for your own security and to prevent any fraudulent usage on the Card. If you have forgotten your PIN, you may reach out to Yes Touch Phone Banking Numbers mentioned on the back of the Card to unlock/regenerate the PIN.

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**Q. What are the different authorization scenarios while using MCTC Card overseas for making payments?**

**A.** When the Card holder performs a payment transaction, the debit would take place on the priority as per the different scenarios provided below:

Scenario 1 - If the customer has local currency (depending on country of transaction) wallet with sufficient balance then the transaction will be processed using the balances on the local currency wallet.

Scenario 2 - If the local currency is part of the offered multiple currencies on the Card but customer does not have sufficient balance in local currency wallet, however if the customer has sufficient balance (equivalent to local currency) on default currency wallet (USD) then the transaction will be processed using the balances on the default currency wallet. Value from the default currency will be converted to local currency using cross currency conversion rate decided by the Bank. This rate will be calculated with a 2.75% markup on the prevailing day's foreign exchange rates.

Scenario 3 - If the local currency is part of the offered multiple currencies on the Card but customer does not have sufficient balance in local currency wallet as well as default currency wallet (USD) however if the customer has sufficient balance (equivalent to local currency) on any other currency wallet then the transaction will be processed using the balances from the respective currency wallet. The Card will look for balances across all the currency wallets in following order of priority as decided by the Bank

1. USD
2. GBP
3. EUR
4. CAD
5. AUD
6. SGD
7. AED
8. CHF
9. JPY
10. SEK
11. ZAR
12. SAR
13. THB
14. NZD
15. HKD

Value from the respective currency will be converted to local currency using cross currency conversion rate decided by the Bank. This rate will be calculated with a 2.75% markup on the prevailing day's foreign exchange rate.

Scenario 4 - If the customer transacts in currency which is not offered on the Card, the transaction will be processed by debiting default currency (USD) wallet. Cross currency conversion would take place as per existing Visa / MasterCard rates as applicable. In case the default currency wallet does not have sufficient balance then funds would be pulled from wallet with sufficient funds and converted to the default currency using Bank's currency conversion rate.

Partial transactions in different currency wallets are not allowed. If the customer does not have sufficient balance to process the transactions individually in any of the currency wallets, the transaction is declined even if the collective balances on the Card across all currencies is sufficient to process the transaction.

**Q. Is there a daily limit of purchase at a merchant establishment?**

A. You can refer the “Rates and Charges” section of the Multi Currency Travel Card for daily transaction limits applicable for both on Merchant outlet and ATMs overseas in details. Any changes in the limits w.r.t its usage will be governed as per Terms and Conditions of YES BANK Multi Currency Travel Card.

**Q. What if the balance in the currency of transaction is insufficient?**

A. The Card has inbuilt intelligence to process the transaction if any of the currency wallets has sufficient fund to authorize the transaction. If the currency wallet corresponding to the transaction currency does not have sufficient balance, the payment is processed by debiting the currency wallet with sufficient balance. By default the Card follows auth order of USD - GBP - EUR - CAD - AUD - SGD - AED - CHF - JPY - SEK - ZAR - SAR - THB - NZD and then HKD. Please note that if none of currency wallets have sufficient balance then the transaction will be declined even if collectively across the wallets the Card has sufficient balance. Please note that cross currency conversion charges will be applicable in cases where the transaction is processed by utilizing funds from different currency wallet.

**Q. Which ATMs accept the Multi Currency Travel Card?**

A. All ATMs overseas displaying the MasterCard symbol will accept your YES BANK Multi Currency Travel Card.

**Q. Is there a fee levied for the use of MasterCard ATMs?**

A. US BANKs are given the right to add a surcharge to other bank customers accessing their ATMs. There are also certain ATMs in other countries that may levy a charge for transactions made by non-bank customers. These fees are normally displayed during the transaction. Check for this, so that you can either proceed with or end the transaction.

**Q. Are there any transactions for which this Card should not be used?**

A. Yes, your Multi Currency Travel Card should not be used towards temporary charge blocks - e.g. paying deposits at hotels, hiring of cars etc. In case you have paid these deposits using your Multi Currency Travel Card and the hotel/car rental agency etc. settles the transaction for an amount lesser than the amount blocked or you make final payment through any different mode, than the balance amount will get credited into your account only after 30 days from the transaction date.

Note: The Bank reserves the right to charge the Card holder for any unauthorized amounts.

**Q. How many days in advance can I purchase foreign exchange?**

A. You can purchase foreign exchange up to 60 days in advance from the date of departure.

**Q. How much foreign exchange can I retain after the foreign trip?**

A. After returning from the overseas trip, you are required to surrender unspent foreign exchange held by you within 180 days of return as per FEMA Regulations 1999, RBI. You can retain foreign exchange up to USD 2,000 (or equivalent) for future use after returning back to India.

**Q. Does the SMS/Email alert facility starts automatically when I get the Multi Currency Travel Card, or do I have to register for it?**

A. Yes, SMS and Email alert facility starts immediately after your Card is loaded and activated by Bank.

**Q. Are there additional charges for the SMS alert facility?**

A. No. SMS facility on Indian number is free of cost however YES BANK shall not be liable for any extra charges being levied by the service providers.

**Q. What is Dynamic Currency Conversion?**

A. In certain countries, the acquiring banks may choose to activate the feature of "Dynamic Currency Conversion" on their ATMs and POS Machine network. As per this facility, the ATM/POS machine identifies the Multi Currency Travel Card as a Card issued from a foreign country and prompts the customer to transact in their "home currency". We urge you to note that as the Multi Currency Travel Card is purchased and loaded with the purpose of using the Card in the respective foreign currency, the customer must avoid selecting any option that prompts for a change in usage currency to avoid any adverse exchange rate. The "dynamic currency conversion" feature may appear with differing terminology depending on the overseas bank. YES BANK is not responsible for any "dynamic currency conversion" related charges and will not be able to refund any such charges in case they are levied on account of wrong usage of Card.

**Q. Can I use the DCC/MCC option at the time of transaction?**

A. Whenever MCTC Cardholder opts for DCC/MCC option on DCC/MCC enabled POS/ATM terminals, his/her transaction passes through cross currency transactions twice which attracts double currency conversion fees. Hence it is not advisable for a MCTC Cardholder to opt for DCC/MCC while using Card for making payments or withdrawing cash from overseas ATMs.

**Q. Are there any regulatory restrictions on the usage of my Card?**

A. Usage of the Multi Currency Travel Card needs to be in accordance with the Exchange Control Regulation of Reserve Bank of India and the applicable laws in force from time to time, in particular and without information, the Foreign Exchange Management Act, 1999.

**Q. Can I reload the Multi Currency Travel Card?**

A. In case you have exhausted the funds on the Card, you can reload your Card with additional funds. The easiest way to do this is to contact the YES BANK Branch where you bought it from.

**I am facing problem with my Multi Currency Travel Card, what should I do**

**Q. Whom should I contact in case I have a dispute on a transaction?**

A. You can call on Yes Touch Phone Banking Numbers mentioned on the back of the Card

✓ +91 022 30993600( From Outside India)

✓ 1800 2000( Toll free - India)

- ✓ 1877 659 8044( Toll free - USA/CANADA)
- ✓ 8081 7851 33( Toll free - UK)
- ✓ 8000 3570 3089( Toll free - UAE)

**Q. What do I do if my transactions are getting declined?**

**A.** You can call on Yes Touch Phone Banking Numbers mentioned on the back of the Card

- ✓ +91 022 30993600( From Outside India)
- ✓ 1800 2000( Toll free - India)
- ✓ 1877 659 8044( Toll free - USA/CANADA)
- ✓ 8081 7851 33( Toll free - UK)
- ✓ 8000 3570 3089( Toll free - UAE)

**Q. What should I do if my Card is lost or stolen?**

**A.** You can call on Yes Touch Phone Banking Numbers mentioned on the back of the Card; Yes Touch team will immediately block the Card to prevent it from further usage

- ✓ +91 022 30993600( From Outside India)
- ✓ 1800 2000( Toll free - India)
- ✓ 1877 659 8044( Toll free - USA/CANADA)
- ✓ 8081 7851 33( Toll free - UK)
- ✓ 8000 3570 3089( Toll free - UAE)

**Q. I need to know about the insurance cover**

**A.** We offer complimentary insurance cover to safe guard you from any fraudulent usage on your Multi Currency Travel Currency Card:

Lost/stolen/counterfeit Cards the insurance cover is up to INR 3,00,000. Please refer to the "Insurance" section for more details on the Insurance benefit.

**Q. How can I get a refund of the unused balance?**

**A.** You can get refund only after your return to India. For refund of the residual or unutilized balances you can approach any of the branch of the YES BANK irrespective of from where the Card was issued. You need to submit duly filled and signed refund application form and submit a copy of your passport along with the form.

**Q. What should I do if the Multi Currency Travel Card has expired/hotlisted, but there is unutilized balance on it?**

**A.** If your Card has expired or hotlisted (due to certain reason) before all funds have been utilized, you can contact any YES BANK branch for refund of the un-utilized balance, or apply for replacement Card to continue to access the remaining funds for payment through the Card in future.

**Q. How much is the currency conversion GST applicable at the time of Load, Reload and Refund?**

**A.** You can refer the "Rates and Charges" section of the Multi Currency Travel Card for currency conversion GST applicable in details. Any changes in the charges and fee of Multi Currency Travel Card will be governed as per Terms and Conditions of YES BANK Multi Currency Travel Card.