



YES Mobile

FAQs - Managing/Setting Per Transaction Limits on your Debit Card

I. I have activated my new Debit Card but still I am not able to use my Debit Card for Domestic E-commerce, Contactless and International transactions.

As per the RBI mandate vide circular no. RBI/2019-20/142 DPSS.CO.PD No.1343/02.14.003/2019-20 dated January 15, 2020 on “**Enhancing Security of Card Transactions**”, as a security measure, bank has disabled the below per transaction limits on all Debit Cards from 13th Jan 2021:

- **Domestic E-commerce** (Online purchases/ payments) transaction limits
- **Domestic Contactless** (Tap n Pay) transaction limits
- **International** Cash withdrawals at ATMs, Purchase at merchant establishments through POS, Online Purchases & Payments and Contact less payments have been disabled (per transaction limit has been reduced to ZERO)
- International Usage is also disabled on your card

You can enable/set other transaction limits on your Debit Card as per your requirement by logging into YES Mobile App - <https://play.google.com/store/apps/details?id=com.atomyes>

NOTE - By default your Debit Card is only enabled for Cash withdrawal at ATMs and Purchase at merchant outlets through Point-of-Sale terminals in India.

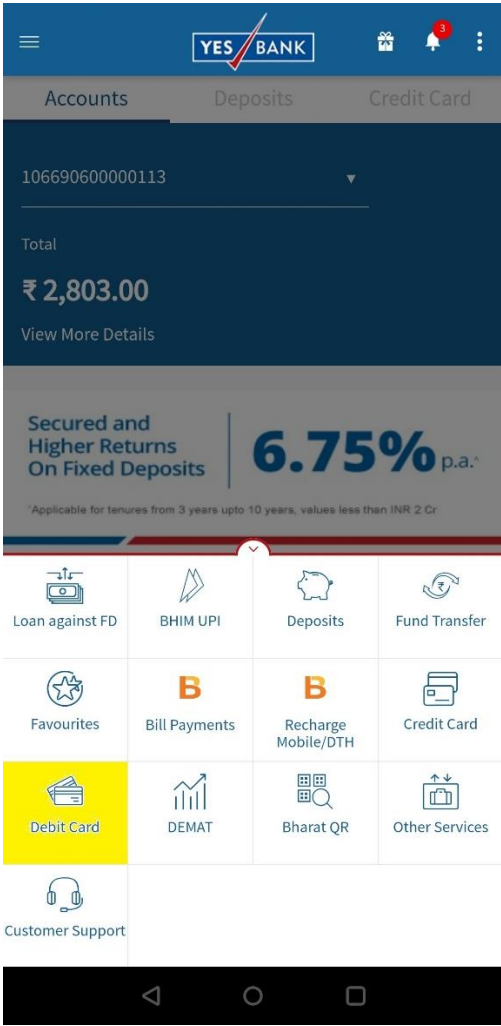
For existing Active International Debit Card, Only International limit & Usage is disabled.

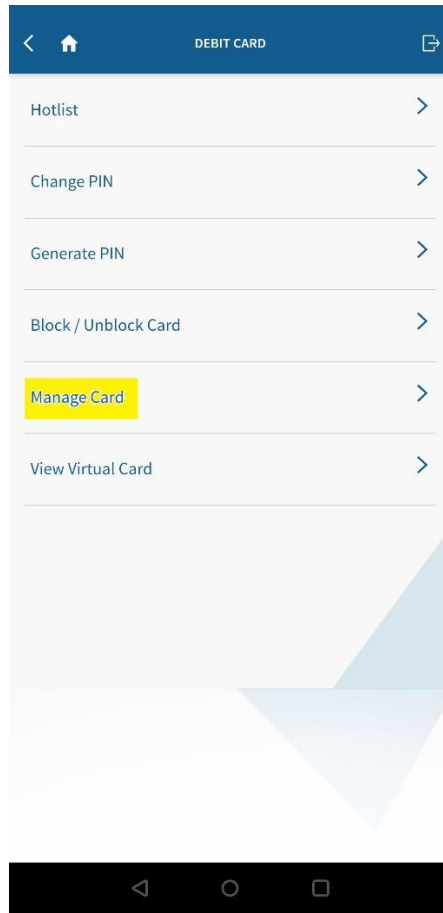
For existing Inactive Debit Card, Domestic Online and Contactless, International Cash Withdrawals, Purchases at Merchant outlets, Online and Contactless transactions are disabled

II. How do I manage/set per transaction limits through YES Mobile for my Debit card?

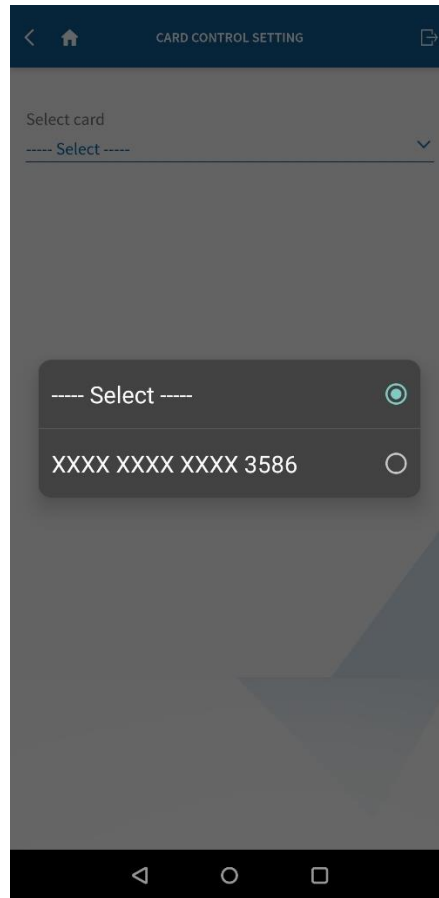
Steps to manage/set limits through YES Mobile

1. Login to YES Mobile - <https://play.google.com/store/apps/details?id=com.atomyes> using your APIN/fingerprint(if its enabled) > Go to Debit Card > Select Manage Card

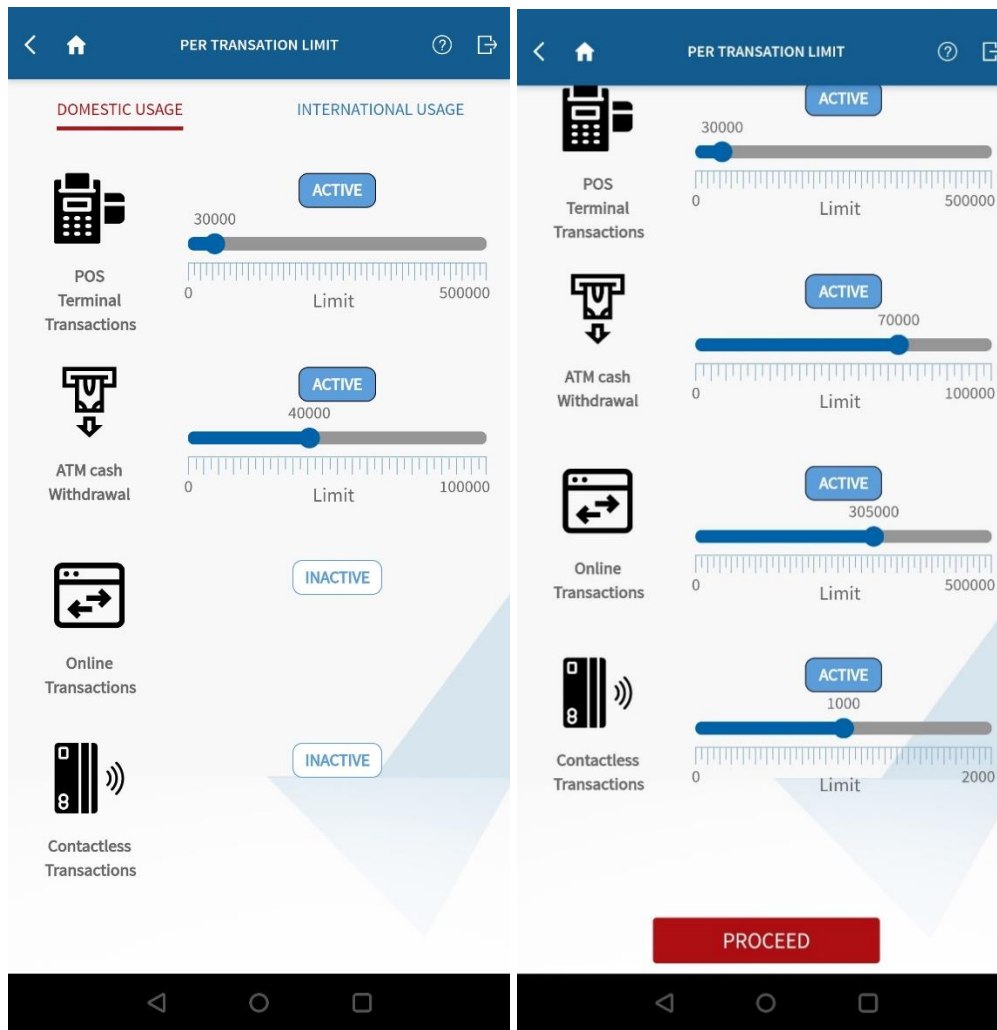




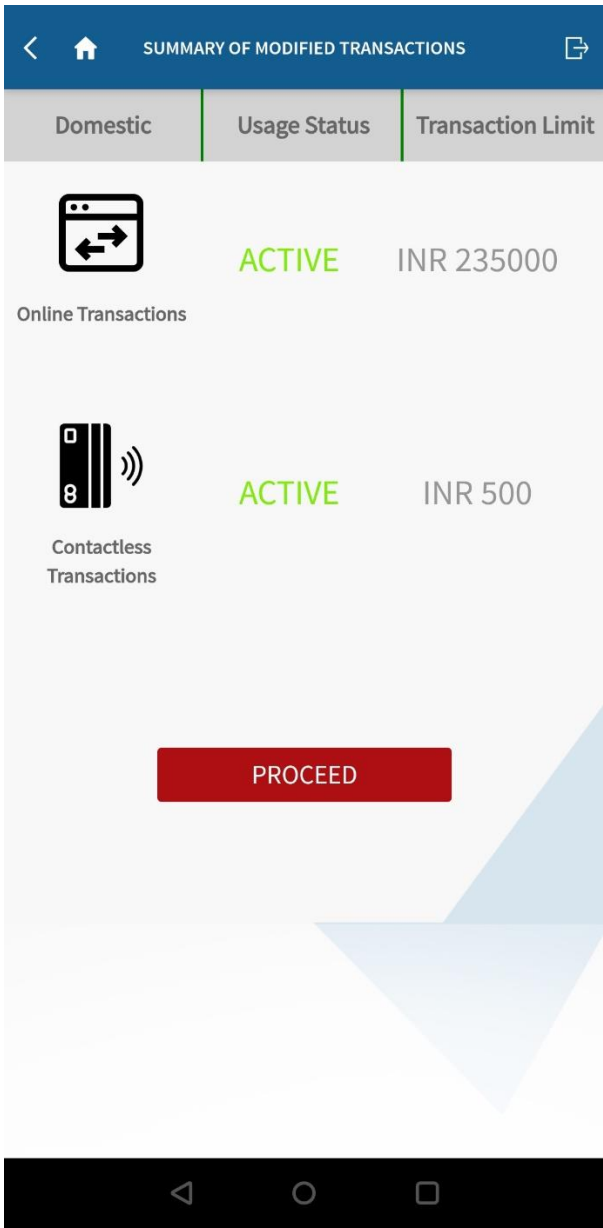
2. Select the card on which you want you want to do the limit settings



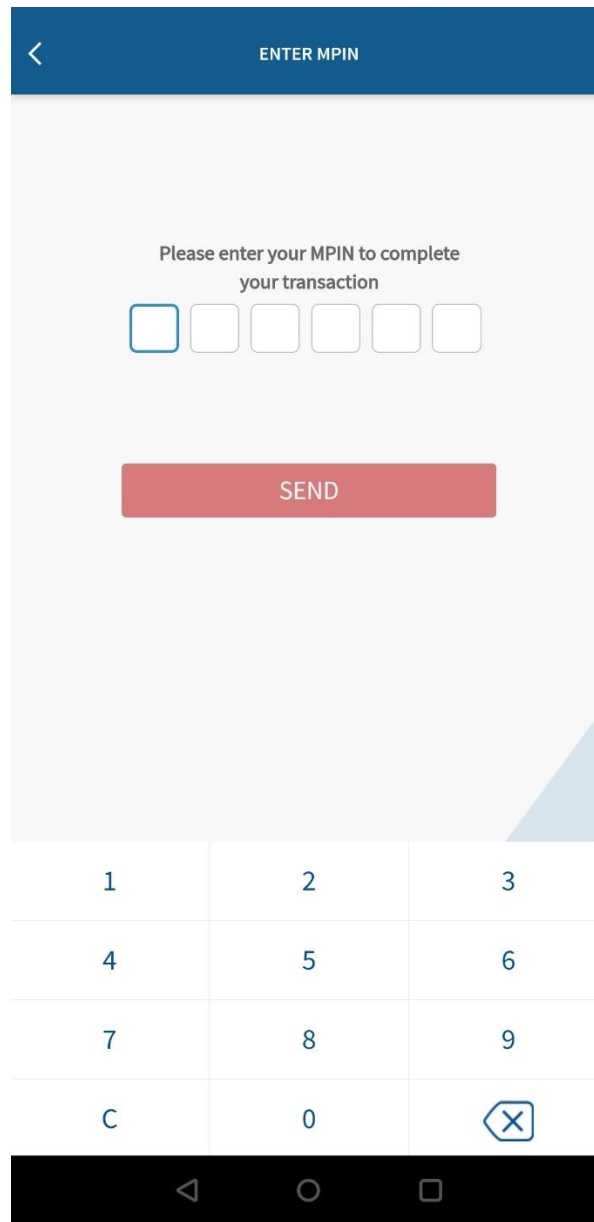
3. The per transaction limit section will open. The POS and ATM domestic channels would be the active by default. To activate other channels click on the "INACTIVE" button and adjust the limit slider as per requirement for Online/Contactless/International channels. Limit sliders can be adjusted for domestic as well as international usage.



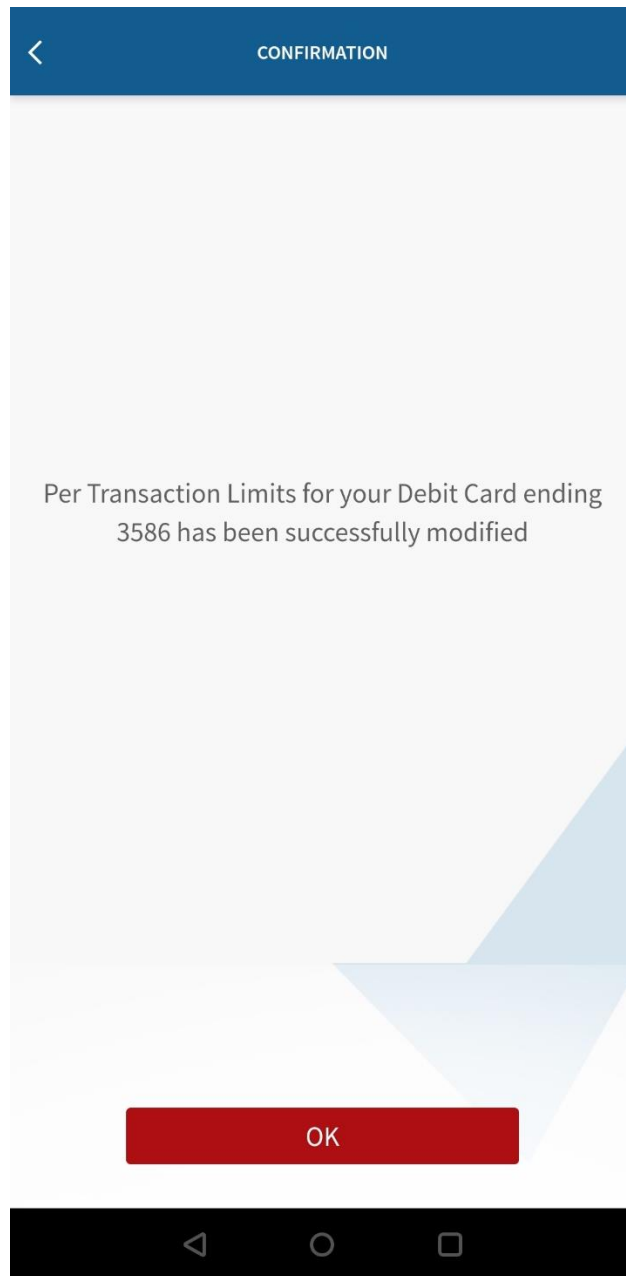
- Once the limits have been set for domestic and international usage, click on Proceed. The summary section of the modified transactions would open. Click on Proceed.



5. You will be asked to enter your MPIN. Enter your MPIN to complete the changes.



6. You will receive a confirmation on your screen indicating the limits for your debit card being successfully modified.



NOTE:SMS and Email Confirmation would be sent on customer's Mobile number and Email ID registered with the bank.

- III. How much time will it take for the per transaction limit set to reflect on my Debit Card?**
The set limit will reflect immediately on your card. This can be re-checked on "Manage Cards" section by logging in to YES Mobile - <https://play.google.com/store/apps/details?id=com.atomyes>

- IV. Can I change/edit the Set limit on my Debit Card?**



Yes, you can edit the set per transaction limit on your Debit Card any time by logging to YES Mobile > Debit Card > Manage Card > Select your Debit Card>Changing the limits as per requirement.

V. I am not able to see contactless transaction limit in the Debit Cards Limit Section.

As per RBI circular on **Card transactions in Contactless mode - Relaxation in requirement of Additional Factor of Authentication** dated December 04, 2020, per transaction limit for contactless payments (Tap n Pay) would be increased to INR 5,000 from existing limit of INR 2,000. However, this can be managed through per transaction limit setting as mentioned above.

NOTE - Domestic Contactless transaction limit (Tap n Pay) can be set in multiples of INR 500, maximum upto INR 2,000. Minimum per transaction limit can be set to ZERO. As per RBI circular dated December 04, 2020 on **Card transactions in Contactless mode - Relaxation in requirement of Additional Factor of Authentication**, the maximum per transaction limit for contactless payments (Tap n Pay) would increase to INR 5,000. However, this can be managed through per transaction limit setting as mentioned above.

YES ONLINE

FAQs - Managing/Setting Per Transaction Limits on your Debit Card

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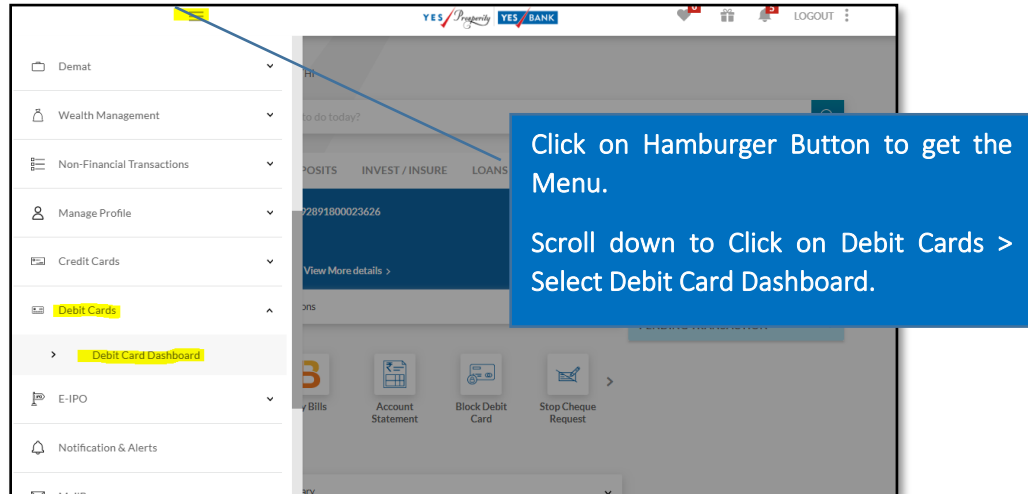
For existing Inactive Debit Card, Domestic Online and Contactless, International Cash Withdrawals, Purchases at Merchant outlets, Online and Contactless transactions are disabled

You can enable/set other transaction limits on your Debit Card as per your requirement by logging into YES ONLINE (NetBanking) portal - <https://yesonline.yesbank.co.in/>

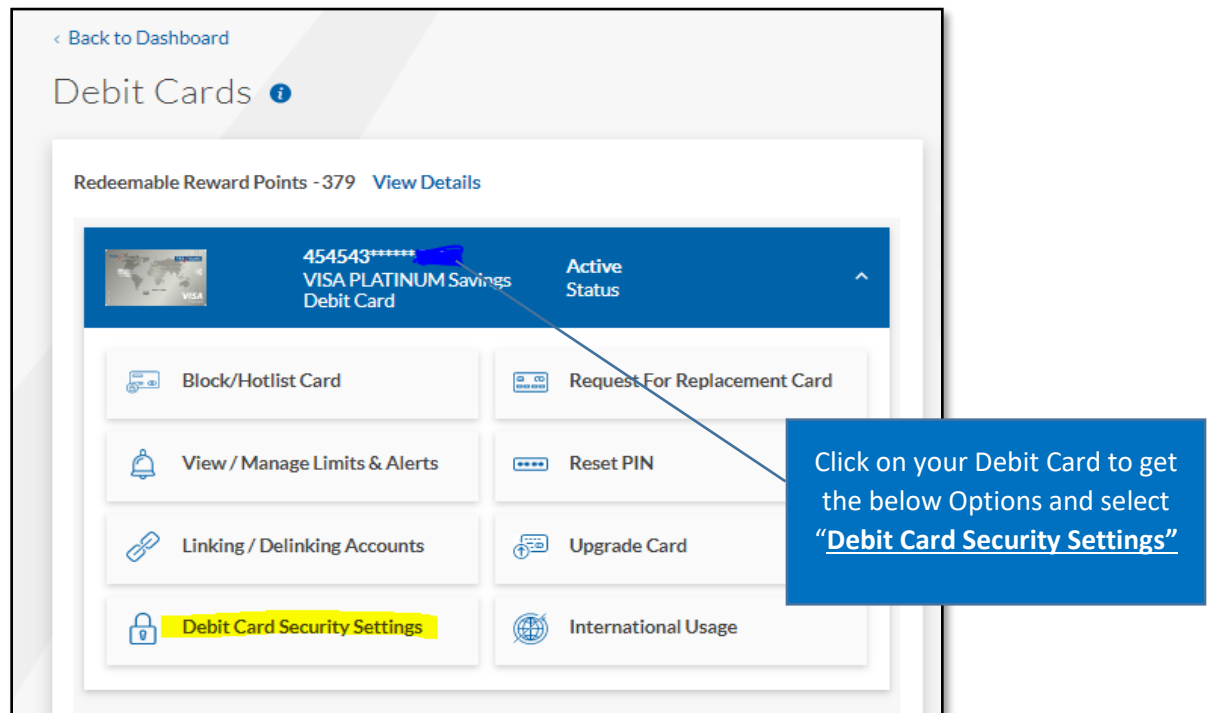
II. How do I manage/set per transaction limits through YES ONLINE (NetBanking) for my Debit card?

Steps to manage/set limits through YES ONLINE

7. Login to YES ONLINE - <https://yesonline.yesbank.co.in/> using your Login ID and Password
> Go to Debit Cards > Select Debit Card Dashboard



8. Click on Debit Card > from the given options, click on “Debit Card Security Settings”



9. Click on Add New Control - To set the per transaction limit for Domestic E-commerce/Contactless/International ATM/POS/Contactless and Enable International usage on your card.

The screenshot shows the 'Debit Card Limits & Alerts' page. At the top, there is a navigation bar with 'Debit Card Limit' and 'Debit Card Security Settings'. Below this, the 'Debit Card Number' is displayed as '454543*****6013' with a dropdown arrow, and the 'Combined Limit On Card' is shown as '₹ 1,30,000.00'. A prominent 'Add New Control' button is visible. At the bottom, there are three buttons: 'PROCEED', 'CANCEL', and 'COPY TO ANOTHER CARD', along with a link for 'Click here for FAQs & Help'.

10. Select **Budget** to set per transaction Domestic Ecommerce/contactless transactions limits.



Click on Add Control to add per transaction limit for Domestic/International Cash Withdrawals/Purchase at POS/ Ecom/ Contactless transactions

< Back to Dashboard

Debit Card Limits & Alerts ?

Debit Card Limit
Debit Card Security Settings

Debit Card Number: 454543****
VISA PLATINUM Savings Debit Card

Combined Limit On Card: ₹ 1,30,000.00

Type Of Control: Budget Country Merchant Type Direct Currency Conversion

Spend Category: Select Control (International, Domestic)

Spending On: Select Budget (ATM, POS, Ecomm, Contactless)

Per Transaction Limit: ₹ Enter Amount

Buttons: PROCEED, CANCEL, COPY TO ANOTHER CARD

Enter the Per transaction limit in the multiple of INR 5000. For Contactless, in multiples of INR 500. Min. amount INR 0, Maximum upto Daily limit mentioned in Card Welcome letter.

Select the channel on which per transaction limit needs to be set. For each Channel a separate Control needs to be added.

Screen 1

Debit Card Limits & Alerts ?

Debit Card Limit
Debit Card Security Settings

Debit Card Number: 454543****
VISA PLATINUM Savings Debit Card

Combined Limit On Card: ₹ 1,30,000.00

Type Of Control: Budget Country Merchant Type Direct Currency Conversion

Spend Category: Domestic

Spending On: Ecomm

Per Transaction Limit: ₹ 1,00,000.00

+ Add New Control

Buttons: PROCEED, CANCEL, COPY TO ANOTHER CARD

Per Transaction Limit can entered in the multiple of INR 5000 only. Maximum Daily transaction limit can be set upto the Card Limit mentioned in the Card Welcome letter. Min limit: INR 0.

Setting of Per transaction limit for Domestic Contactless transactions (Tap n Pay)

Debit Card Limit | Debit Card Security Settings

Debit Card Number: 454543****
VISA PLATINUM Savings Debit Card

Combined Limit On Card: ₹ 1,30,000.00

Budget	Domestic	Ecomm	₹ 1,00,000.00
Type Of Control	Spend Category	Spending On	Per Transaction Limit

Type Of Control: Budget Country Merchant Type Direct Currency Conversion

Spend Category: Domestic | Spending On: Contactless | Per Transaction Limit: ₹ 500.00

+ Add New Control

PROCEED | CANCEL

Contactless per transaction Limit can be set in the Multiple of INR 500, maximum upto INR 2000 Maximum limit will be upto INR 5000 (as per RBI Guidelines). Min. limit INR 0.

Click on PROCEED to move further.

Screen 2

< Back to Dashboard

Debit Card Limits & Alerts

Verify Advanced Limits & Alerts

Budget

Block & Alert If: Domestic Purchase Exceeds Domestic | Ecomm Contactless

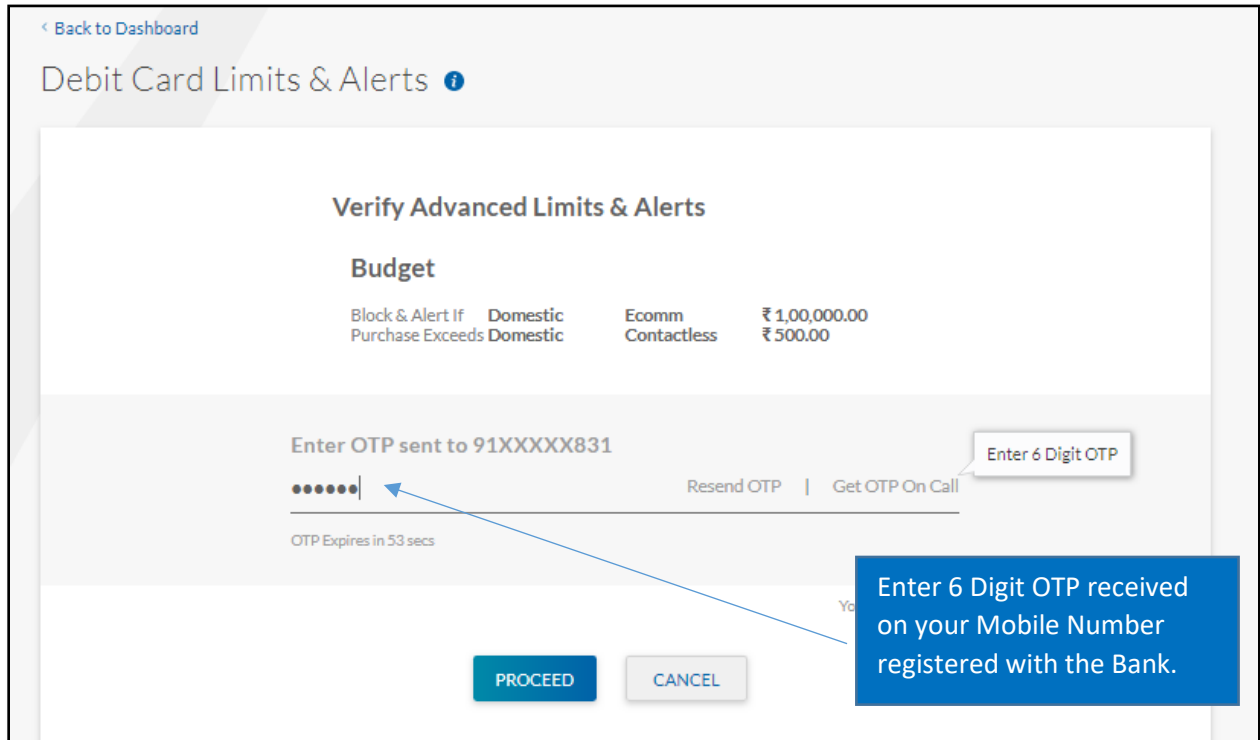
₹ 1,00,000.00
₹ 500.00

CONFIRM | EDIT | CANCEL

Disclaimer

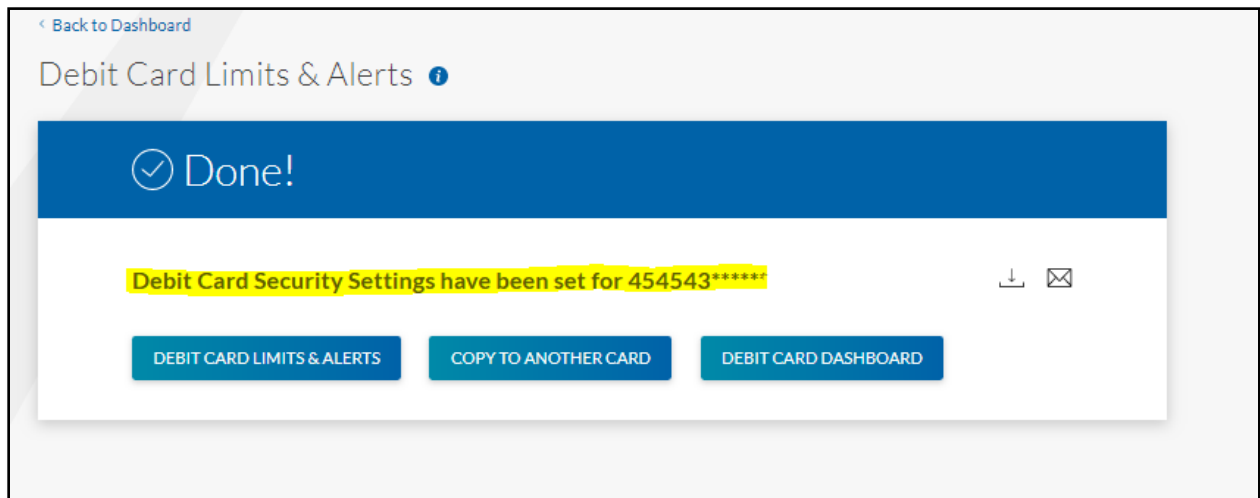
Click on CONFRIM to receive OTP for Final Confirmation.

Screen 3



Screen 4

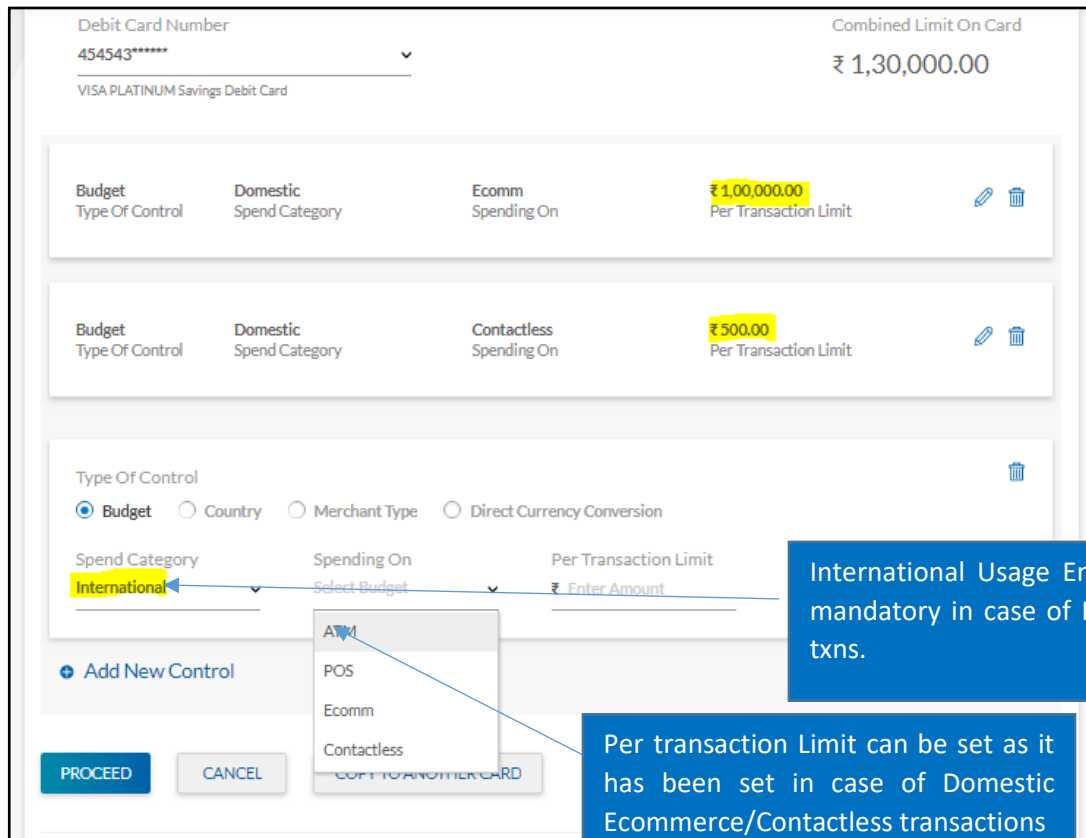
Post Successful OTP validation, per transaction limit is set for the Debit Card.



You will receive a SMS and Email confirmation as well for the new Debit Card Security settings.

NOTE – Domestic Contactless transaction limit (Tap n Pay) can be set in multiples of INR 500, maximum upto INR 2,000. Minimum per transaction limit can be set to ZERO. As per RBI circular dated December 04, 2020 on **Card transactions in Contactless mode - Relaxation in requirement of Additional Factor of Authentication**, the maximum per transaction limit for contactless payments (Tap n Pay) would increase to INR 5,000. However, this can be managed through per transaction limit setting as mentioned above.

1. Enabling of International Usage and Per transaction Limit set for International ATM Cash withdrawals/ POS/ Ecommerce/ Contactless.



- International Per transaction limit (ATM/POS/ECOM) can be set in multiples of INR 5,000, maximum up to the card limit mentioned in Card Welcome letter. Minimum per transaction limit can be set to ZERO.
- International Contactless transaction limit (Tap n Pay) can be set in multiples of INR 500, maximum up to INR 2,000. Minimum per transaction limit can be set to ZERO.
- As per RBI circular on **Card transactions in Contactless mode - Relaxation in requirement of Additional Factor of Authentication** dated December 04, 2020, per transaction limit for contactless payments (Tap n Pay) would increase to INR 5,000. However, this can be managed through per transaction limit setting as mentioned above.

Screen 1

The screenshot displays the 'Add New Control' interface. At the top, there is a list of existing budget controls:

Budget Type Of Control	Domestic Spend Category	Contactless Spending On	₹500.00 Per Transaction Limit
Budget	International	ATM	₹30,000.00
Budget	International	POS	₹1,00,000.00
Budget	International	Ecomm	₹1,00,000.00
Budget	International	Contactless	₹1,000.00

Below the list, the 'Type Of Control' section has radio buttons for **Country**, Merchant Type, and Direct Currency Conversion. The 'International Usage' section has **Enable** and Disable options. The 'Countries To Whitelist' section includes a 'Select Countries' dropdown and a 'De-select All' button. At the bottom, there are 'PROCEED', 'CANCEL', and 'COPY TO ANOTHER CARD' buttons, along with a 'Click here for FAQs & Help' link.

Callout 1: Per transaction Limit for each ATM/ POS/ ECOM/ Contactless txn. needs to be set one by one using Add New Control

Callout 2: International Card usage functionality needs to be **enabled** by adding new Control though Country Settings. Selection of country is NOT mandatory.

NOTE - International Usage needs to be enabled to use the card for International Cash Withdrawals at ATMs/Purchases at Merchant Outlets/Online payment on International Websites/Contactless Payments within the set per transaction limit.

Screen 2 - Summary Page of Per transaction limit set for Confirmation

< Back to Dashboard

Debit Card Limits & Alerts ⓘ

Verify Advanced Limits & Alerts

Budget

Block & Alert If	Domestic	Ecomm	₹ 1,00,000.00
Purchase Exceeds	Domestic	Contactless	₹ 500.00
	International	POS	₹ 1,00,000.00
	International	ATM	₹ 30,000.00
	International	Ecomm	₹ 1,00,000.00
	International	Contactless	₹ 1,000.00

Country

Countries To WhiteList ---

International Usage **Enabled**

Direct Currency Conversion

Direct Currency Conversion Flag Disabled

CONFIRM EDIT CANCEL

Screen 3 - Summary and OTP confirmation

< Back to Dashboard

Debit Card Limits & Alerts ⓘ

Verify Advanced Limits & Alerts

Budget

Block & Alert If	Domestic	Ecomm	₹ 1,00,000.00
Purchase Exceeds	Domestic	Contactless	₹ 500.00
	International	POS	₹ 1,00,000.00
	International	ATM	₹ 30,000.00
	International	Ecomm	₹ 1,00,000.00
	International	Contactless	₹ 1,000.00

Country

Countries To WhiteList ---

International Usage **Enabled**

Direct Currency Conversion

Direct Currency Conversion Flag Disabled

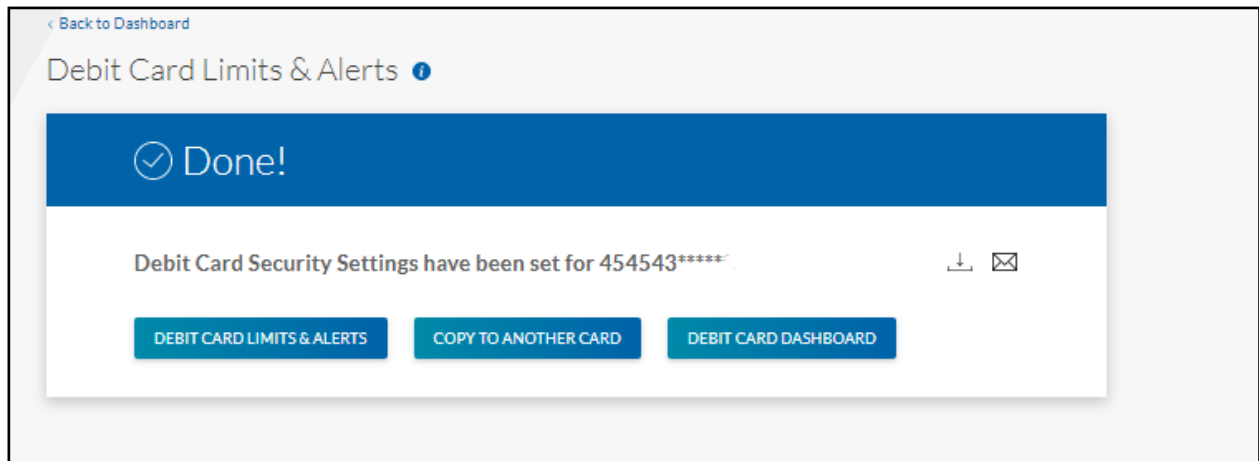
Enter OTP sent to 91XXXXX831

..... Resend OTP | Get OTP On Call

OTP Expires in 56 secs

You can opt for Soft Token Verification from Your Profile.

PROCEED CANCEL



SMS and Email Confirmation would be sent on customer's Mobile number and Email ID registered with the bank.

III. How much time will it take for the per transaction limit set to reflect on my Debit Card?

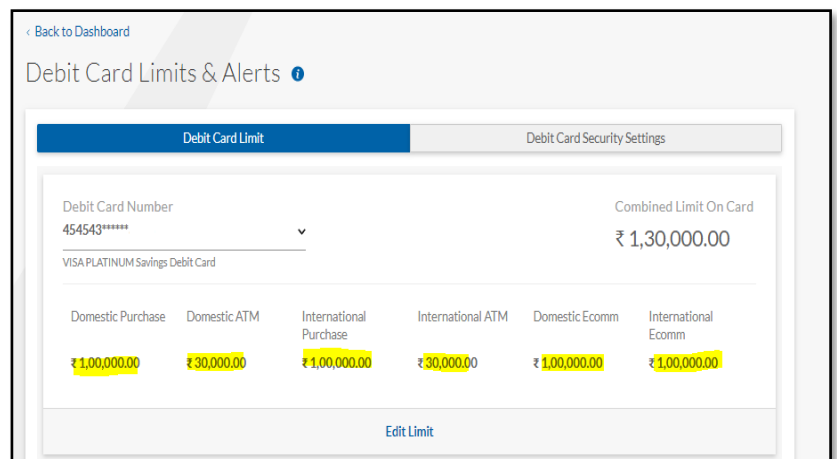
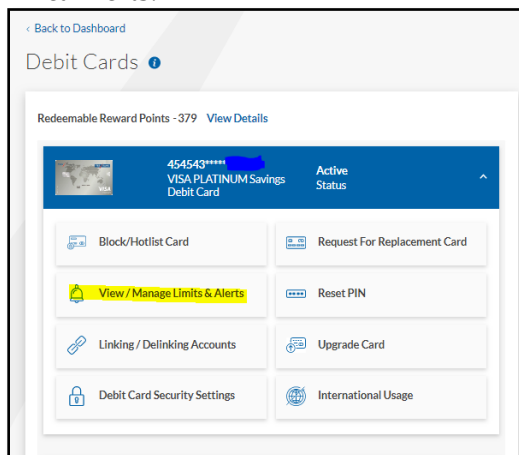
The set limit will reflect immediately on your card. This can be re-checked on "Debit Card Security Setting" by logging in to YES ONLINE Portal - <https://yesonline.yesbank.co.in/>

IV. Can I change/edit the Set limit on my Debit Card?

Yes, you can edit the set per transaction limit on your Debit Card any time by logging to YES ONLINE Portal > Debit Card > Debit Card Dashboard > Debit Card Security Settings.

V. From where can I check the maximum card limit offered by the Bank on my Debit Card?

The Daily card limit is mentioned on the Card Welcome letter sent by the Bank. Additionally, daily card limit can be checked by logging in to YES ONLINE (NetBanking) portal <https://yesonline.yesbank.co.in/> > Debit Cards > Debit Card Dashboard > View/Manage limits & Alerts.





VI. I am not able to see contactless transaction limit in the Debit Cards Limit Section.

As per RBI circular on **Card transactions in Contactless mode - Relaxation in requirement of Additional Factor of Authentication** dated December 04, 2020, per transaction limit for contactless payments (Tap n Pay) would be increased to INR 5,000 from existing limit of INR 2,000. However, this can be managed through per transaction limit setting as mentioned above.
