



## **FAQ's On YES BANK VISA MULTI CURRENCY TRAVEL CARD**

### **1. What is YES BANK VISA Multi Currency Travel Card (VISA MCTC)?**

YES BANK VISA Multi Currency Travel Card (VISA MCTC) 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 Visa cards.

### **2. Why is the YES BANK VISA Multi Currency Travel Card (VISA MCTC) the best payment mode you can use abroad?**

The YES BANK VISA Multi Currency Travel Card (VISA MCTC) works like any other Visa powered international credit/ debit card and is accepted everywhere where Visa cards are accepted i.e. at stores, ATMs and online e-commerce websites worldwide. Enjoy the hassle free journey without worrying about foreign currency rates fluctuation with our VISA MCTC and keep your money safe with Chip and PIN protection. With YES BANK's VISA MCTC, avoid the large foreign exchange transaction fees incurred when using your international credit card or debit card abroad.

### **3. Which all currencies can be loaded on the YES BANK VISA Multi Currency Travel Card (VISA MCTC)?**

Your YES BANK VISA Multi Currency Travel Card (VISA MCTC) can be loaded with world's top 10 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. Japanese Yen (JPY) 9. Saudi Riyal (SAR) 10. Thai Baht (THB).

### **4. Can I load more than one currency in my VISA MCTC?**

Yes, your VISA MCTC can be loaded with up to 10 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 standard conversion charges from USD to Euro will be applicable. Refer Schedule of Charges for applicable currency conversion charges along with taxes.

\* The VISA MCTC Card should not be used in India, Nepal and Bhutan. Card is also not allowed to be used in high risk countries and UN Sanctioned countries such as Afghanistan, Central African Republic, Democratic Republic of the Congo, Democratic People's Republic of Korea, Guinea-Bissau, Iran, ISIL and Al-Qaida, Libya, Mali, Somalia, South Sudan, Sudan, Belarus, Burma, Yemen etc. as updated from time to time.

### **5. How do I get a YES BANK VISA MCTC?**

You can visit the nearest YES BANK Branches and apply for your YES BANK VISA MCTC. (\*To know more, please refer Documentation section of VISA MCTC).

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

#### **6. I am not travelling abroad, can I still get a VISA MCTC?**

No. VISA MCTCs can only be issued in case you're traveling abroad. Necessary documents confirming international travel will be verified prior to issuing the card to you.

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

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

#### **8. How much foreign currency can I load on my Multi Currency VISA MCTC?**

The usage of your Multi Currency VISA MCTC 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 in accordance with Liberalized Remittance Guidelines by RBI and as per the Foreign Exchange Management Act, 1999 and prevailing RBI regulations in force.

#### **9. When can I start using the Card?**

You can start using the Card once you get Welcome email on the registered Email ID confirming your card activation and loading. You may also log on to the Prepaid Card Self Care Portal to check the balance on the Card, please follow the link <https://yesbankcust.yappay.in/login>

#### **10. Can I use my VISA MCTC for online/e-commerce purchases?**

Yes, your VISA MCTC 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. When making your online payment, select the "Credit card" option as your mode of payment. In case you are prompted for a second factor authentication, for which you will receive a one-time password (OTP) on your registered mobile number in VISA MCTC. This OTP will be valid for limited time only and hence you are advised to use the same within time limit, also please ensure that you do not share your OTP with anyone.

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

You will 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 our Prepaid Card Self Care Portal available at <https://yesbankcust.yappay.in/login> . If you're logging in for the first time, use your passport number in the "Customer ID" field and click on "Forgot Password" to set your 4-digit password.

#### **12. How do I check balance on my Card?**

You can login to the Prepaid Card Self Care Portal (<https://yesbankcust.yappay.in/login>) to view your currency wise balance. If you're logging in for the first time, use your passport number in the "Customer ID" field and click on **login** ensure that you do not share your OTP with anyone.

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

You will 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 our Prepaid Card Self Care Portal available at <https://yesbankcust.yappay.in/login> . If you're logging in for the first time, use your passport number in the "Customer ID" field and click on **login** .

Alternatively, you can also check your Card balance on the Visa enabled ATM overseas, however, this may attract additional balance enquiry charges.

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

Yes, The VISA MCTC Card should not be used in India, Nepal and Bhutan for making payments in foreign currencies. Card is also not allowed to be used in high risk countries and UN Sanctioned countries such as Afghanistan, Central African Republic, Democratic Republic of the Congo, Democratic People's Republic of Korea, Guinea-Bissau, Iran, ISIL and Al-Qaida, Libya, Mali, Somalia, South Sudan, Sudan, Belarus, Burma, Yemen etc. as updated from time to time.

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

Hotels/Car Rentals before check-in/renting services etc. take a pre-auth on your card. A Pre-Authorization is essentially blocking of certain amount on your card. 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

In case the pre-auth that was taken remains unclaimed by merchant up to 30 days then it would be automatically credited back to the Card account on the 31st day. YES BANK is not responsible for any additional funds debited or charges levied on your Card by Hotel or merchant.

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

If you're logging in to the Prepaid Card Self Care Portal (<https://yesbankcust.yappay.in/login>) for the first time, use your passport number in the "Customer ID" field and click **login** . Then click on **Forgot Password** to set your password. You will be prompted to do an OTP verification which will be received on the registered phone number associated with your card. You will be able to set your password after successful OTP verification. Please use the same username/ password to login subsequently.

### **17. How do I change my password?**

Browse to (<https://yesbankcust.yappay.in/login>). Enter your passport number in the "Customer ID" field and click **login** . Click on the **Set/ Reset Password** link. You will be prompted to do an OTP verification on the registered phone number associated with your card. You will be able to set your password after successful OTP verification.

### **18. How to use my VISA MCTC merchant establishments, ATMs and for E-commerce transactions?**

Your Card gets activated as soon as it is loaded with the amount and currency availed by you. Once your Multi Currency Travel Card is activated, it can be used for:

- ✓ Transactions at merchant outlets
- ✓ Online Transactions
- ✓ Cash at ATMs across the globe

## **USING YOUR CARD AT MERCHANT OUTLETS**

### **Using Chip & PIN**

- ✓ Merchant dip/ swipes Multi Currency Travel Card at Point of Sale (POS) terminal and enter the invoice amount
- ✓ Select type of account as 'Credit Card'
- ✓ Enter 4-digit secured ATM/POS PIN (applicable at NFC and Chip & PIN enabled terminals)
- ✓ Sign on the merchant copy of transaction slip (this is optional)
- ✓ Collect your Multi Currency Travel Card, customer copy of transaction slip and purchase invoice

### **Using Contactless Feature**

If merchant accepts contactless cards (NFC enabled POS machine): Look for contactless logo at the Point of Sale terminal machine at merchant outlet.

- ✓ The card can be used to tap/ wave and bring it close to the terminal screens (within 4 cms)
- ✓ The transaction amount is deducted from available balance
- ✓ Enter 4-digit secured ATM/POS PIN (if prompted)
- ✓ Collect your Multi Currency Travel Card, customer copy of transaction slip and purchase invoice

Please note that the requirement of PIN entry on POS terminal at the merchant outlet is a function of country specific regulations and is subject to change. PIN input is not mandated for purchases below the permissible local limit, hence you are advised to check the same with merchant before usage. In case the transaction amount is greater than the permitted transaction limit, merchant would swipe/ dip the card in the normal POS terminal.

## **USING YOUR CARD TO WITHDRAW CASH AT INTERNATIONAL ATMs**

- ✓ Use your Card at ATMs with Visa/MasterCard logo
- ✓ Enter your 4-digit ATM PIN
- ✓ Select - Cash withdrawal/ Balance enquiry
- ✓ Select type of account as Checking/ Current/Credit
- ✓ If ATM prompts for convert/exchange/conversion of currency in different currency then select option as "WITHOUT CONVERSION/ EXCHANGE"
- ✓ Collect your Card and cash (and/or receipt, if applicable)

### **Please Note:**

- ✓ Some of the international banks may charge an additional surcharge for your ATM transactions.
- ✓ The cash withdrawal limit may vary across ATMs. These limits may be less than the limits set by YES BANK (refer schedule of charges)
- ✓ In case of 3 incorrect PIN attempts, your PIN will be blocked. It will be automatically reset for use after 24 hours or mid-night 12.00 AM whichever is earlier.

- ✓ If you enter the incorrect PIN thrice, some ATMs may retain your Card and you may need to contact the ATM operator to collect your Card.

## **USING YOUR CARD FOR ONLINE TRANSACTIONS**

Your Card comes pre-activated for online transactions Verified by VISA that allows you to securely perform Ecommerce transactions.

- ✓ Log on to the international merchant website
- ✓ Select Credit Card/Prepaid Card as the mode of payment
- ✓ Enter Card details and billing information
- ✓ Merchant website will redirect you to YES BANK gateway to enter secured OTP – One time password
- ✓ Your payment is authorized and your order is placed

In case of E-commerce/Online transactions – always select “Billing Currency” & “Billing Country” as respective local currency & local country

### **19. Is there a transaction fee for using my VISA MCTC at merchant establishments?**

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 is not available on the VISA MCTC then the card will intelligently process the transaction in the currency available on the Card. However, for such transactions a cross currency conversion fee will be applied. Please check the Schedule of charges section for latest fee and charges.

### **20. From where do I find my ATM PIN?**

The ATM PIN is a part of your card Welcome kit. You can also reset your ATM PIN and get it triggered to your registered Email ID after logging on to the Prepaid Self Care Portal (<https://yesbankcust.yappay.in/login>).

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

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

### **22. Do I need to enter my ATM PIN while using the VISA MCTC at a merchant outlet?**

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

### **23. What do I do if I have forgotten/lost my ATM PIN or Self Care login password?**

The PIN gets blocked for use at ATMs/POS, post 3 times wrong attempt of 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 reset your ATM PIN/Web Password from the Prepaid Self Care Portal (<https://yesbankcust.yappay.in/login>).

### **24. What are the different authorization scenarios while using your VISA MCTC overseas for making payments?**

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 YES BANK.

**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. JPY 9. SAR 10. THB. Value from the respective currency will be converted to local currency using cross currency conversion rate decided by YES BANK.

**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.

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

You can refer the "Schedule of charges" section for daily transaction limits applicable for both merchant outlets 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 VISA Multi Currency Travel Card.

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

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 - JPY - SAR - THB. 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.

#### **27. Which ATMs accept the Multi Currency VISA MCTC?**

All ATMs overseas displaying the Visa symbol will accept your Multi Currency VISA MCTC.

#### **28. Is there a fee levied for the use of ATMs?**

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 and look for other surcharge free ATM.

**29. Are there any transactions for which this card cannot be used?**

Your card will auto decline dynamic currency conversion (DCC) transactions. In certain countries, the overseas banks providing ATMs or POS machine payment services may offer to charge you in Indian Rupees, this concept is called “Dynamic Currency Conversion” (DCC). This process allows the ATMs or the Merchants to charge significantly higher mark-up on the currency conversion.

In your interest, the YES BANK VISA MCTC in general will decline DCC transactions thereby saving you from unnecessary charges. However, despite the safeguards, it should be noted that if in case a transaction is approved under DCC, the customer will have to bear the loss related to exchange mark-up. The card issuer is not liable for “Dynamic Currency Conversion” related charges and will not be able to refund any such charges in case you proceed with DCC transaction and accepts the DCC charges in the ATM / POS machine.

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

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

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

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.

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

Yes, SMS and Email alert facility starts immediately after your card is loaded and activated.

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

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.

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

In certain countries, the overseas banks providing ATMs or POS machine payment services may offer to charge you in Indian Rupees, this concept is called “Dynamic Currency Conversion” (DCC). This process allows the ATMs or the Merchants to charge significantly higher mark-up on the currency conversion.

In your interest, the VISA MCTC in general will decline DCC transactions thereby saving you from unnecessary charges. However, despite the safeguards, it should be noted that if in case a transaction is approved under DCC, the customer will have to bear the loss related to exchange mark-up. The card issuer is not liable for “Dynamic Currency Conversion” related charges and will not be able to refund any such charges in case you proceed with DCC transaction and accepts the DCC charges in the ATM / POS machine.

Hence it is advisable to always pay in local currency of the respective country.

**To avoid DCC transactions on your card, we advise you to refer below:**

- 1. In case of Cash withdrawal transactions from ATMs, please select mentioned options only depending upon the scenario**
  - Scenario 1:- If asked for currency conversion, please select "WITHOUT CON VERSION/  
WITHOUT EXCHANGE"
  - Scenario 2:- If asked for billing currency or withdrawal currency, please select "Local Currency" only
- 2. In case of POS based swipe transactions - lookout for "INR" currency symbol on POS machine or Charge-slip**
- 3. In case of E-commerce/Online transactions - always select "Billing Currency" & "Billing Country" as respective local currency & local country**

Please also note that the "Dynamic Currency Conversion" feature may appear with different terminology on the Charge slip, Sales - receipt or ATM screen depending on the overseas bank.

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

No, in your interest, the VISA MCTC in general will decline DCC transactions thereby saving you from unnecessary charges. However, despite the safeguards, it should be noted that if in case a transaction is approved under DCC, the customer will have to bear the loss related to exchange mark-up. The card issuer is not liable for "Dynamic Currency Conversion" related charges and will not be able to refund any such charges in case you proceed with DCC transaction and accepts the DCC charges in the ATM / POS machine.

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

Usage of the VISA MCTC 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.

The VISA MCTC Card should not be used in India, Nepal and Bhutan for making payments in foreign currencies. Card is also not allowed to be used in high risk countries and UN Sanctioned countries such as Afghanistan, Central African Republic, Democratic Republic of the Congo, Democratic People's Republic of Korea, Guinea-Bissau, Iran, ISIL and Al-Qaida, Libya, Mali, Somalia, South Sudan, Sudan, Belarus, Burma, Yemen etc. as updated from time to time.

VISA MCTC card is not to be used on internet or otherwise for purchase of prohibited items, like lottery tickets, banned or proscribed magazines, participation in sweepstakes, payment for call-back services, buying virtual currencies, bitcoins, crypto currencies etc., since no use of foreign exchange is permitted for such items/activities.

### **37. How can I reload my VISA MCTC?**

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. You may leave signed and duly filled Reload Application Form with close relative who can visit the branch and place the request for reload on your card.

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

We advised you to immediately lock your card using Prepaid Card Self Care Portal and you can call on Yes Touch Phone Banking Numbers mentioned on the back of the Card

- +91 022 30993600 (From Outside India)
- 1800 1200 (Toll free - India)
- 1877 659 8044 (Toll free - USA/CANADA)
- 8081 7851 33 (Toll free - UK)
- 8000 3570 3089 (Toll free - UAE)

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

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

- +91 022 30993600 (From Outside India)
- 1800 1200 (Toll free - India)
- 1877 659 8044 (Toll free - USA/CANADA)
- 8081 7851 33 (Toll free - UK)
- 8000 3570 3089 (Toll free - UAE)

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

You can login to the Prepaid Self Care Portal (<https://yesbankcust.yappay.in/login>) and lock the card to prevent it from further usage. Alternatively you can call us on Yes Touch Phone Banking Numbers mentioned on the back of the Card

- +91 022 30993600 (From Outside India)
- 1800 1200 (Toll free - India)
- 1877 659 8044 (Toll free - USA/CANADA)
- 8081 7851 33 (Toll free - UK)
- 8000 3570 3089 (Toll free - UAE)

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

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. For latest list of schedule of charges, please refer "Rates & Charges" section on website.

### **42. What should I do if my VISA MCTC has expired/hotlisted, but there is unutilized balance on it?**

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, alternatively you may ask for refund of the unused balance.

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

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.

#### **44. Is my VISA MCTC insured?**

We offer complimentary insurance cover to safe guard you from any fraudulent usage on your VISA MCTC: Lost/stolen/counterfeit cards the insurance cover is up to INR 7,00,000.

Please refer to the “Insurance” section for more details on the Insurance benefit and claim process.

#### **45. What all options are available in Prepaid Card Self Care Portal?**

Upon your card activation, you would receive an alert message and email. Post card activation using this link: <https://yesbankcust.yappay.in/login> you can access your Card account online too to do following:

- Wallet wise balance enquiry
- View & Download Transactions
- Lock & Unlock Card for temporary period
- View Replaced Card details
- Reset ATM PIN & get it emailed to you on your registered Email ID
- Change Password for Web Portal

#### **45. Can I use my VISA MCTC on Duty Free Shops at airport?**

Yes, while returning from an international trip, use the balance currency on your VISA MCTC at Duty Free stores to grab those last-minute souvenirs for your loved ones. This facility is enabled across all Indian airports.