

# FAQs on ATM



Q. 1. What is an automated teller machine (ATM)?

Ans. Automated Teller Machine is a computerised machine that provides the customers of banks the facility of accessing their accounts for dispensing cash and to carry out other financial transactions without the need of actually visiting a bank branch.

Q. 2. What type of cards can be used at an ATM?

Ans. The ATM cards / Debit cards, Credit Cards and prepaid cards (that permit cash withdrawal), bearing the Logos of RuPay, Visa, MasterCard, Maestro, Diners Club International, Discover, JCB, Union Pay can be used at the ATM for various transactions.

Q. 3. What are the services / facilities available at ATMs?

Ans. In addition to cash dispensing, ATMs have various services / facilities such as: - Balance Inquiry, Mini Statement, PIN Change & Mobile Banking Registration.

For HDFC Bank Customers the ATM offers additional services / facilities such as:- Cardless Cash Withdrawal, Instant Loans, Credit Card Payments, Cheque Book request, Account Statement request, Funds Transfer between accounts linked to the same ATM / Debit Card, Mobile Top-up, Paying Utility Bills, Cheque Status Enquiry, Net Banking Password Request, Green PIN, etc. The services offered may depend on the capacity of the machines to provide such service.

Q. 4. How can one transact at an ATM?

Ans. For transacting at an ATM, the customer needs to insert their card in the ATM and follow the instructions on the screen.

HDFC Bank customer can use the Cardless Cash withdrawal facility.

Step 1 - The customer needs to register for the service by logging on to Net Banking and registering as a beneficiary.

Step 2 – Initiate a transaction to the registered beneficiary by logging on to Net or Mobile Banking under fund transfer option. Post successful transaction authentication the beneficiary will receive an SMS containing the 9 digit Order ID, 4 digit OTP and the amount.

Step 3 – The beneficiary needs to visit an HDFC Bank ATM along with this SMS, click on the Cardless Cash Withdrawal option on the right hand bottom corner of the ATM screen and follow the instructions on the screen.

Q. 5. What is a Personal Identification Number (PIN)?

Ans. PIN is a numeric password for use at the ATM. The PIN is either separately mailed / handed over to the customer by the bank or a Green PIN is sent via SMS while issuing the card. This PIN has to be reset to a new PIN by the customer. Most banks force the customer to change the PIN on the first use. The PIN should not be written on the card, card holder, etc. as in such cases the card can be misused if it is lost / stolen.

Q. 6. What should one do if he forgets the PIN?

Ans. The customer may contact the phone banking customer care number printed on the back of the card or use their Bank Net or Mobile Banking app to generate the PIN. Please note this services may vary from Bank to Bank.

For detailed information, please check the respective bank's website

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Q. 7. What should one do if the card is sucked in by the ATM?

Ans. HDFC Bank customer may contact phone banking numbers displayed in the ATM room, or write the concern through HDFC Bank website or can visit any HDFC branch during banking hours to raise the request to block the card / reissue card or get the retained card back. Non HDFC Bank customer may contact their own Bank (Issuing bank) to block and re issuance of the card.

Q. 8. What should be done if the card is lost / stolen?

Ans. The customer should contact the card issuing bank immediately on noticing the loss of card and inform the bank to block and reissue the card.

Q. 9. Is there any minimum and maximum cash withdrawal limit per day?

Ans. Each bank sets a daily limit for cash withdrawal at the time of issuance of the card depending on the type of card / account. The limit of Cash withdrawal for Non- HDFC Bank customers has been capped at Rs.10,000/- per transaction in line with guidance issued by NPCI.

Q. 10. Do banks levy any service charge for use of other bank ATMs?

Ans. In line with the guidelines prescribed in the RBI circular (Usage of ATMs - Rationalisation of number of free transactions) dated 14th August 2014, the banks can charge customers beyond three transactions on Other Bank ATMs at Metro locations & beyond five transactions on Other Bank ATMs at Non Metro locations. Additionally, banks are also permitted to levy charges on customers for usage of Own Bank ATMs beyond a limit of five cash withdrawal transactions per month. For transactions beyond the permitted limits, RBI has capped the charges that can be levied by banks at Rs 21 plus applicable taxes per transaction. (Revised as per RBI's circular dated 10<sup>th</sup> June 2021)

For detailed information, please check the respective bank's website.

Q. 11. What should be done in case during the cash withdrawal process, cash is not disbursed but the account gets debited for the amount?

Ans. The customer may lodge a complaint with the card issuing bank.

Q. 12. How many days would the bank require to re-credit the account for such wrong debits?

Ans. As per RBI instructions, banks have to re-credit such wrongly debited amounts within a maximum period of 5 calendar days from the date of transaction, in case the amount is not credited within 5 days the customers should lodge a complaint with the card issuing bank.

Q. 13. Are the customers eligible for compensation of delays beyond 5 calendar days from date of transaction?

Ans. Effective Oct 15, 2019, banks shall have to pay customers Rs.100 per day for delay beyond 5 calendar days from date of transaction.

Q. 14. In case the compensation is not credited as mandated, what recourse does the customer have?

Ans. For all such complaints, customer may lodge a complaint with local Banking Ombudsman if the bank does not respond.

For detailed information, please check the respective bank's website