Emirates NBD

Tokenisation- Online Card Transactions

As per the RBI mandate starting 1st October 2022, clear card number, CVV and Expiry date and any other sensitive information related to cards cannot be stored by merchants for processing online transactions. Instead, tokenised card details will be used in place of actual card details for future online purchases. Effective from 1st October 2022, you can either choose to verify his/her card and do onetime tokenisation or enter full card number, CVV and expiry date every time to complete their online transactions.

Please read below to know the details:

1. What is tokenise my card?

Tokenise my Card refers to replacement of actual or clear card number with an alternate code called the "Token" at online websites/app. Websites and apps offer option to you to save your card details in order to make payments quick and easy. Effective 1st October 2022, merchants cannot save/store your card numbers, CVV and Expiration date, and any other sensitive card information. It is as per the RBI rule to offer enhanced card security.

2. Where will these Tokens get used and What is the benefit of tokenisation?

Once created, the Tokenised card details will be used in place of an actual card number for future online transactions initiated by you.

A tokenised card transaction is considered safer as the actual card details are not shared / stored with the merchants to perform the transaction.

3. **How can I secure/tokenise our Emirates NBD Bank India Debit Card?**

Step 1 – Visit the online application/website where you want to purchase grocery, pay bills or order food and initiate a transaction.
Step 2 – In the check-out page, select Emirates NBD Bank Debit Card and provide CVV
Step 3 – Tick mark the check box "Secure your Card" or "Save Card as per RBI guidelines"
Step 4 – Enter the OTP received on your registered mobile number
Step 5 –Your card details are now secured.

4. **How does the process of registration for a tokenisation request work?**

The registration for a tokenisation request is done only with explicitly your consent through Additional Factor of Authentication (AFA), and not by way of a forced / default / automatic selection of check box, radio button, etc.

5. **Is Tokenisation applicable for International Card on File transactions?**

No. Tokenisation is applicable only for Domestic transactions.

6. **How can I manage my tokenised cards?**

You can call up Emirates NBD Branches or visit the nearest Emirates NBD Bank branch to manage your tokenised cards You can place request for delete, suspend, resume of tokens by filling up a request form available on the website and mail the same on indiahelpdesk@emiratesnbd.com from your registered email id or visit any of our branch.

7. **Will card tokenisation have any impact on the POS transactions that I do at merchant outlets?**

No. Tokenisation is only required for carrying out the online transactions.

8. **What are the charges that I need to pay for availing this service?**

You need not to pay any charges for availing the service of Tokenising the card.

9. **Is tokenisation of card mandatory for me?**

No, you can choose whether to let your card tokenised or not. If not Tokenised, starting 1st October 2022, you must enter the full card number, CVV and Expiry date every time to complete their online transactions.

10. **Is there any limit on the number of cards that I can request for tokenisation?**

You can request for tokenisation of any number of cards to perform a transaction.

11. **Can I select which card to be used in case I have more than one card tokenised?**

For performing any transaction, you are free to use any of the cards registered with the token requestor / merchant.

12. **Once tokenised, how can I see the card details on the merchant page?**

You will be able to see only the last 4 digits of the card on the merchant page.

13. **What will happen to the token once my card gets replaced or renewed or reissued or upgraded?**

You would need to again visit the merchant page and create a fresh token.

14. **Will the card tokenisation need to be done at every merchant?**

Yes. A token must be unique to the card at a specific merchant. If you intend to have save your card at different merchants, then tokens must be created at respective the merchants.

15. **If I have different cards, then is the card holder expected to create different tokens at the same merchant.**

Yes. Token must be unique for a combination of card and merchant.

16. **Can a card issuer refuse tokenisation of a particular card?**

Based on risk perception, etc., card issuers may decide whether to allow cards issued by them to be registered by a token requestor / merchant.