PROCESS TO USE NCMC DEBIT CARD AS TRAVEL CARD ON VARIOUS METRO TRAINS/BUSES

NCMC debit card has a wallet feature for the purpose of TAP & PAY without PIN.

➢ **How to Check if Rupay card is NCMC enabled or not?**

Check symbol ▶))) on your card, if available it is NCMC enabled.

➢ **How to activate debit card for transit purpose?**
Customer will visit at merchant (Metro Station/Bus Stand) and ask them to create a service ID (Service area creation will have to be done once at any of the metro live with NCMC functionality).

➢ **How to Top Up the NCMC wallet to use for transit purposes?**

Amount can be loaded to the wallet part of NCMC Card by any of the following modes:-

1. **Cent Mobile/Net Banking**

   - Customer will transfer amount to virtual account using Cent Mobile/Net banking.

   Steps to transfer amount to virtual account using Cent Mobile/Net banking

   a) Steps to transfer amount using Cent Mobile App

     ❖ Login on the Cent Mobile.
     ❖ On the home page navigate to the 'Cards' section then 'NCMC/Prepaid Card'
     ❖ Select Card from the slider.
     ❖ Select 'From account' then Provide 'Load Amount' and 'Transaction Password'
     ❖ Click on 'Load Money'. A confirmation Message is displayed on the Screen.

   b) Steps to transfer amount using Central Bank Internet Banking

     ❖ URL https://www.centralbank.net.in/
     ❖ Login on the Internet Banking
     ❖ Click on the 'Cards & Loans' in the selection menu.
     ❖ Click on 'NCMC/Prepaid Cards Top-up' under Debit Card Services.
     ❖ Select the card number from drop down menu then Provide 'Amount' and 'Transaction Password'
     ❖ Click on 'Submit'
     ❖ Select 'OTP via SMS' and click on 'Submit'.
     ❖ For authentication enter the OTP sent on your registered mobile number and click on 'Submit'.
     ❖ A confirmation Message is displayed on the Screen.

   - Customer will receive a SMS for Lien.
   - Update Balance on merchant terminal/Customer Care/Ticket counter by tapping the Card on Terminal. Customer has to tap the card for number of times the money was transferred to virtual account.
   - Customer will receive a SMS for removal of Hold.

2. **Loading Cash through Merchant Service Point (Metro Stations/Bus Stand)**

   - Cash load at Counter: Add Money by Paying Cash to the operator available in Metro Station/Bus Stand.

   - Account to Account transfer at POS terminal: Add Money through Debit Card (Account to Account) amount will be added to wallet by debiting the account linked NCMC Debit Card. Operator may ask the basic details from customer (Name, Mobile Number, Bank Name, DOB etc.)