THE SMARTER WAY TO
MOVE AROUND CHENNAI

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State Bank of India - Chennai Metro Rail Limited - Singara Chennai Card Preface

To provide seamless travel in multiple modes in Chennai Metro Rail Limited (CMRL) proposed to implement a card-based transit/Metro system. In collaboration with CMRL, State Bank of India is launching a co-branded NCMC (National Common Mobility Card) RuPay card for hassle-free travel in multimodal transport which can also be used for retail transactions.

State Bank of India - Chennai Metro Rail Limited - Singara Chennai Card is a contactless dual interface (EMV chip based) prepaid card with stored value functionality, for providing a safe, secure and seamless way of payment. Apart from a simple way to pay fares in the multi modal transit like Metro, MonoRail, Buses etc., this card offers extended usage for retail payments as well as e-Commerce. The card has different compartments for storing amount for different utilities, the amount stored at chip which is global balance (offline balance) will be used for transit (travel) which is a unique feature of this **Singara Chennai Card**, while amount stored at Host (Retail Balance/online balance) can be used for utilities such as retail transactions, ATM cash withdrawals etc.

The card is one stop solution to use the online balance(retail) for varied purposes, such as shopping, purchase of travel tickets, payment of bills at hotels/restaurants, payment of utility bills etc., It also enables cash withdrawals (full KYC Card) at all State Bank and other Bank's ATMs (subject to charges applicable and revision thereof from time-to-time). The transactions can be conducted through this card by contact at PoS (Point of Sale)/ATMs or contactless at PoS/Metro stations.

Know Your State Bank of India - Chennai Metro Rail Limited - Singara Chennai Card

Front side

- **Card No.:** The distinct 16-digit card number printed on the card.

- **Valid to:** Last day of the month and year up to which the card is valid.

- **EMV Chip:** EMV chip on the face of the card contains encoded financial information.

- **NFC Sign:** This sign ")))" appearing on the face of the card denotes Near Field Communication (NFC) i.e. the card can be used contactless just by tapping on PoS machines, on Ticket Vending Machines, Entry and Exit gates. Look for ")))" symbol on the payment terminal of the merchant and tap your card for payments.

Back side
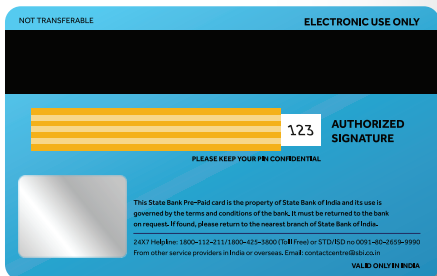
- **Magnetic Stripe:** The magnetic stripe also contains encoded financial information on the back side of the card.

- **Signature Panel:** The specified space on which you need to sign as soon as the card is received.

- **CVV (Card Verification Value)/ CVC (Card Verification Code):** The 3-digit code, on the back side of card, is a security feature for Card Not Present (CNP) transaction i.e. online transaction.

USAGE GUIDELINES

How to Activate your Singara Chennai Card?

If the card is issued from Metro office counter, card will be activated to use at the time of issuance itself when amount is loaded in the card. However, for activating the card which is issued/loaded from the specified SBI branches (Full KYC card), you need to tap it on the Card Readers installed at Metro Station

Cardholders are advised to check their card balance at any of the Card Readers at Metro Stations or online by login on to https://transit.sbi/ or CMRL App after registering simply with your card number and registered mobile number.

In the NCMC card, there are two balances- Host balance and Global balance.

Host balance is total balance of that prepaid account which can be used for online transactions, while Global balance is the balance which can be used for offline transactions at Transit/metro use-cases. Global balance is available at chip level and can be topped-up from Host balance (Balance Sync) or separately.

Cardholder are advised to be read the below mentioned details regarding the limits

Parameters	Purchase type	Transaction Count	Value
Terminal Floor Limit	Contactless offline (Transit)	NA	INR 2000
	Contactless offline (Retail)	20	INR 200*

*Note: This is to be implemented in line with latest RBI communication (DPSS.CO.PD.No.115/02.14.003/2020-21) dated 06th August, 2020 for Supporting pilot for offline transactions in retail. The present maximum amount that can be loaded to host balance shall be governed by the KYC status – Rs. 10,000/- (Minimum Details) and maximum Rs. 2,00,000/- for Full KYC Card, or as per extant RBI guidelines.

How to Load/Reload Balance on your Singara Chennai Card?

Top-up/Loading of the prepaid card can be done at the:

- Metro stations by Cash/Debit Card/Credit Card/ Prepaid Card
- On-line through Payment Gateway
- Specified SBI Branches by Cash/Transfer from own SBI account
- UPI (when enabled)

The global balance (offline balance at chip) gets loaded automatically if balance falls below threshold limit when card comes in the contact with card readers at the stations.

How to check Balance of your Singara Chennai Card?

- Go to any SBI ATM, insert the card in the ATM slot and enter your ATM PIN.
- Select the option 'Balance Enquiry'. You can also take a mini statement of your card account at any SBI ATM.
- Alternatively, you can check the Host (retail) balance online on https://transit.sbi/ or CMRL App by login to the portal.
- Alternatively, you can check the Host and global balance in Metro premises on TOM/EFO counters.

How do you use your Singara Chennai Card at the ATMs?

Cards issued under Full KYC compliance, will be provided with the facility of cash withdrawal at ATMs. To withdraw cash, using Singara Chennai Card at the ATMs, following steps need to be followed:

- Insert the card in the slot at any of SBI/Other Bank ATM
- Enter your 4-digit PIN
- Select the 'Cash Withdrawal' Option, when asked
- Enter the amount to be withdrawn
- Withdraw the cash
- And secure your card by removing it from slot

How do you use your Singara Chennai Card at merchant outlets?

To make payment using **Singara Chennai Card** at the merchant outlets, following steps need to be followed:

- Merchant will insert/tap your card for the total amount of transaction
- Enter your 4-digit PIN (not required for contactless transactions below Rs. 5000/-)
- Collect your transaction slip from the merchant
- Check the transaction slip
- Ensure that you have received your own Singara Chennai Card back

How do you use your Singara Chennai Card for e-Commerce/online transactions?

Singara Chennai Card can be used to shop online, book airline/railway tickets, pay bill or book movie ticket online before visiting to theatre to enjoy movie with you family without worrying about standing in long queues to purchase tickets

Step-by-step procedure for e-Commerce transaction using Singara Chennai Card:

1. In the payment mode, select option as Pay by Card, provide the card details, viz. Card Number, Expiry Date, CVV and Name on the Card and click Submit.

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2. You will receive OTP (One Time PIN) on your registered mobile number.
3. In the next screen, input the OTP received on your mobile and click submit to complete the e-Commerce transaction (As per RBI guidelines, for e-Commerce transactions, in addition to card details, dynamic OTP is required for completing the transactions.)

Note:

1. The e-Commerce transactions are secured by two factors authentication, as per the RBI guidelines: The 1st authentication is through card details and the CVV (Card Verification Value), followed by 2nd factor of authentication by validation through OTP received on the mobile number registered at the time of issuance of this card. CVV is the 3-digit number printed on the back side of the prepaid card.
2. Please ensure that your valid mobile number is registered with your Singara Chennai Card.

Step-by-step procedure for using Singara Chennai Card for Metro rides:

1. Tap the card at the entry gate and as the gate opens, proceed to the platform for boarding the metro.
2. After completing the journey, tap the card again at the exit gate of destination station.

The fare amount for the journey undertaken will be debited from the stored value balance on the card, as per the ticket fare.
Also, passes (on activation) can be loaded onto the card and can be used for metro rides as above. While travelling by using a pass, the fare amount for the journey will not be deducted as long as the pass is valid, as the value of pass is recovered upfront.

Taking care of your Singara Chennai Card
• Do not hand over the card to anyone.
• Put your signature on the signature panel on the reverse of card as soon as card is received.

- Never disclose PIN to anybody.
- Never write PIN on the Card.
- Always memorize PIN. The PIN can be changed through any SBI ATM / or online on https://transit.sbi/ or CMRL App Change the PIN at frequent intervals or when you feel that the PIN has been compromised.

Protect your Singara Chennai Card

Your **Singara Chennai Card** is only for your personal use. Please ensure that any verification of the Card at any store, restaurant, etc. is done in your presence. Remember to get back your Card after every purchase/ transaction.

Check your Transaction Slip for the Card Number and the amount charged to the Card after every purchase. Keep Transaction Slip safe, to tally them against Statement on internet. Keep your PIN secure. Only you should know this number.

Please contact Metro Counter/ Contact Center immediately, if you suspect the authenticity of any person seeking details about the Card. If Card is misplaced or stolen, please contact Metro Counter or call SBI 24 x 7 Helpline 1800 112 211 / 1800 -425-3800 (toll free) so that the Card is immediately blocked, and misuse of the lost card is prevented/minimized.

GREEN PIN

Green PIN is a convenient way to generate your card PIN online. Green PIN can be generated by the customer through Customer Portal (https://transit.sbi/ or CMRL App) login.

What to do if you forget the PIN for Singara Chennai Card?

Visit https://transit.sbi/ or CMRL App and click on Forgot Password Tab. Provide your Card Number and click on submit. Provide the information asked for and click on submit. OTP will be sent to your registered mobile number. You can set PIN of your choice by using this menu. ATM PIN can be reset by login to https://transit.sbi/ or CMRL App

What to do if your Singara Chennai card is lost or stolen?

In case your Singara Chennai Card is lost/stolen, following steps need to be followed:

1. Please contact Metro Counter immediately or call the Bank's helpline 1800 - 1234 / 1800 - 2100 (toll free) and report the loss of card. The Call Centre will ask for certain information about the card holder before blocking the card to ensure that it is not being used fraudulently by any unauthorized person. Cardholders can also use the customer portal to request for blocking/hotlisting the card.

2. You may request for the replacement card from Ticket Issuance Counter of any Metro Station / designated SBI Branches (for full KYC Cards). Replacement charges for card replacement if any will be borne by customer, as prescribed by the Bank from time-to-time.

Terms and Conditions

PIN: The PIN is used for cash withdrawals (for full KYC Cards), balance enquiry at ATMs and making payments at the Merchant Establishments (MEs). The PIN should be safeguarded carefully. The PIN can be changed by the card holder through any State Bank of India ATM / through https://transit.sbi/ or CMRL App Change the PIN at frequent intervals or, when you feel that the PIN has been compromised. Do not share your PIN / CVV to anyone.

Usage of wrong PIN three times in a day would invalidate the Card for the rest of the day. The Bank bears no liability for unauthorized use of the Card. It is the Cardholder's responsibility to ensure that the PIN does not fall into any other person's hands.

Debits to customer's account: The Bank has the authority to debit the card account of the Cardholder for all withdrawals/payments/travels effected by the Cardholder using the card as evidenced by Bank's records which will be conclusive and binding on the Cardholder. The Bank also has the authority to debit

the card account with service charges (if any) notified by the Bank from time-to-time.

Transactions: The transaction record generated via **Singara Chennai Card** for travel, ATM, e-Commerce or PoS will be binding on the cardholder and it will be conclusive unless verified otherwise and corrected by the Bank after deduction of usual service charges.

Validity of Card: The validity of the card is for 5 years for full KYC cards - the expiry month and year is printed on the Card.

Minimum Details prepaid Card: This card is valid only for 24 months from issuance. Topping up will not be allowed after 24 months of issuance, if the card account is not upgraded to Full KYC card. Card with no financial transaction for consecutive period of one year shall be made inactive.

Transactions at ATMs: The cards issued under Full KYC will be provided with the Cash Withdrawal facility. For cash withdrawal, a minimum of Rs.100 per transaction and maximum of Rs. 20,000 is permissible, subject to the amount available on the card, as ATMs are configured to dispense cash as per the availability of denomination.

Transaction Cost for ATM Transactions: Cash withdrawals are permitted at State Bank of India ATMs for the cards issued under full KYC compliance. However, withdrawals/transactions at other Bank ATMs are chargeable.

Transaction at PoS: In case of purchase transaction, the Sinagara Chennai Card can be used at merchant establishments with electronic point of sale (PoS) tap/insert terminals.

Maximum purchase per day: Shopping Limit of the card at merchant locations is Rs. 50,000 per day, subject to availability of balance.

Refund at the time of Card Surrender: Refund of Retail (Host) balance and Transit/Metro (Global) Balance on the card will be processed in 7 working days by the Nodal Branch of SBI from the day refund is requested. The Bank also reserves the right to debit the card account for offline transactions which were not recorded at the time of surrendering card. On card closure, the refund request shall be processed by the Nodal SBI Branch only.

In case, **Singara Chennai Card** is lost then, transit/Metro (global) Balance will be transferred on replacement card in 7 working days from the day replacement request is received to retail balance (host/online balance), post this a balance transfer from retail(host) balance to transit(global) balance would take place to maintain threshold balance at transit/Metro (global/offline balance). The Bank reserves the right to debit the card account for offline transactions which were not recorded at the time of loss of card.

Notification of Changes: Bank shall have the absolute discretion to amend, delete or supplement any of the terms, features and benefits offered on the card including, without limitation to, changes which affect interest, charges or rates and methods of calculation at any time. The cardholder shall be liable for all changes incurred and all other obligations under these revised terms until all amounts under the card are repaid in full. Bank will communicate the amended terms by hosting the same on the Bank's website or in any other manner as decided by Bank from time-to-time. The cardholder shall be responsible for regularly reviewing these Terms and Conditions including amendments thereto as will be posted on Bank's website. Any change in the Terms and Conditions shall be communicated to the card member, in the manner as aforesaid, one month prior to the date of their implementation.

Other important conditions governing the transactions:

i. One Singara Chennai card will be issued per mobile number.

ii. The Singara Chennai Card is meant for withdrawals/ purchases against the balance available in the Card account. It is the Cardholder's obligation to ensure that sufficient balance is available in the Card account to meet withdrawals / purchases and service charges. The Cardholder also to ensure that sufficient balance is stored in the compart- mentalized sectors for off-line usages.

iii. The Bank, at its discretion, may amend the Terms and Conditions governing the cards. Suitable notification for such changes will be placed on the Bank's website or any other mode by the Bank, and the same will be binding on the Cardholder.

iv. Fees/Charges (if any) for the use of the Card are not refundable under any circumstances.

v. Use of the Card shall be terminated without notice, upon the death, bankruptcy or insolvency of the Cardholder or on receipt of a letter from the card holder, receipt of an attachment order from a competent court or for other valid reasons or when the whereabouts of the cardholder become unknown to the Bank due to any cause attributable to the cardholder.

vi. The Bank is not responsible/ liable for failure of any ATM to dispense cash or if the customer is unable to withdraw cash for any reason whatsoever or is unable to avail any facility mentioned herein.

vii. The Bank is not responsible for the refusal by any ME (Merchant Establishment) to accept or honor the Card, nor shall it be responsible in any respect for the goods or services supplied to the

Cardholder. The Cardholder shall handle or resolve all claims or disputes directly with such Establishments and no claim by the Cardholder against the ME is subject to set-off or counterclaim against the Bank. The Card will be credited only on receipt of money from the ME or the acquirer.

viii. The Bank will not be responsible for furnishing original bills of the ME to the cardholder.

ix. The Cardholder will collect their copy of the transaction receipt from the ME and will preserve the same for their personal record.

x. The Bank at its discretion will approve/reject any card transaction.

xi. A transaction put through by utilizing the card in ATM or PoS terminal or for online usages shall be binding on the customer.

xii. The Cardholder should not countermand an order, which he has given by means of his card.

xiii. The Bank shall not be liable for any loss caused by a technical breakdown of the payment system.

xiv. In the event of death of the Card holder during the currency of the card, the Bank will stop operations in the account. The balance available in the card account will be settled as per the rules governing the disposal of assets of the Deceased Constituents.

xv. No interest is payable on the un-utilized balances lying in the card account.

xvi. SBI-Singara Chennai Card is valid for transactions only in India.

DEFINITIONS

Bank: State Bank of India (SBI).

CMRL: Chennai Metro Rail Limited

Card: SBI – CMRL – Singara Chennai Card
card issued to the customers by SBI or Metro office counter in association with RuPay.

Applicant: Individual.

Cardholder: The person to whom the card has been issued and whose signature appears on the signature panel on the back of the card.

ATM: Automated Teller Machine.

PIN: The PIN is used for cash withdrawals (for full KYC Cards), balance enquiry at ATMs and making payments at the Merchant Establishments (MEs).

Green PIN: Green PIN can be generated by the customer through Customer Portal (https://transit.sbi/ or CMRL App) login.

Merchant Establishments (MEs): Shall include shops, stores, restaurants, hotels and commercial establishments in India, advertised as handling the cards by displaying RuPay logo.

PoS terminals: Point of Sale (PoS), electronic terminals at a ME in India at which the customer can use the card to make payments.

Transaction: Transaction includes cash withdrawals at ATMs, payment for purchases made/services availed at Metro/ Transit Stations, merchant establishments and availing other services by utilizing the card at ATMs, MEs.

EMV: Euronet MasterCard Visa, jointly introduced safe and secure type of card

NFC: Near Field Communication, generally termed as contactless

EFO: Excess Fare Office

Schedule of Charges:

S.No.	Item	Charges
1	Issuance Fee	NIL
2	Reload and top up Fee	1.8% of the Top up value
3	Cash Withdrawal* from any ATM of State Bank in India	Free of charge for Five transactions (inclusive of cash withdrawal and Balance inquiry) Charges: Rs. 17.00/- + GST** per withdrawal after above withdrawal transaction limit
4	Balance Enquiry	Free of Charge at the Card Readers on Metro Station/Depots & online at https://transit.sbi/ or CMRL App Free of charge for Five transactions (inclusive of cash withdrawal and Balance inquiry) Charges: Rs. 6.00/- + GST** per withdrawal after above Balance inquiry transaction limit
5	Transaction at any other Bank's ATM	Free of charge for Three transactions (inclusive of cash withdrawal and Balance inquiry) Charges₹: Rs. 21.00 + GST**, per Withdrawal after above withdrawal limit Rs. 8.00+ GST**, per Balance Enquiry after above Balance inquiry transaction limit
6	Transaction at Merchant	No Charges. However, some MEs viz Petrol Pumps, Hotels & Restaurants etc. may impose a surcharge which would be recovered from the card holder.
7	Replacement Card Fee	₹100
8	Annual Maintenance Fee	NIL

**subject to revision from time-to-time.

For any query, please contact

Helpline: 1800-1234 / 1800-2100 (Toll Free)
OR email to contactcentre@sbi.co.in
OR visit our site: https://transit.sbi/ or CMRL App
OR visit your nearest CMRL Station

*Cash withdrawal facility is available only for the cards that are full KYC compliant.

For any query, please contact-
Helpline: 1800-1234 / 1800-2100 (Toll Free)
OR email to contactcentre@sbi.co.in
OR visit our site: https://transit.sbi/ or CMRL App
OR visit your nearest CMRL Station