FREQUENTLY ASKED QUESTIONS AT ATMS

Q. 1. What is an Automated Teller Machine (ATM)?
Ans 1. Automated Teller Machine is a computerized machine that provides the customers of banks the facility of accessing their account for dispensing cash and to carry out other financial & non-financial transactions without the need to actually visit their bank branch.

Q. 2. What type of cards can be used at an ATM?
Ans 2. The ATM debit cards, credit cards and prepaid cards (that permit cash withdrawal) issued by banks can be used at ATMs for various transactions.

Q. 3. What are the services/facilities available at ATMs?
Ans 3. In addition to cash dispensing ATMs may have many services/facilities enabled by the bank owning the ATM such as Account Information, Cash Deposit, Regular Bills Payment, Purchase of Re-load Vouchers for Mobiles, Mini/Short Statement, Loan Account Enquiry etc.

Q. 4. How can one transact at an ATM?
Ans 4. For transacting at an ATM, the customer inserts/swipes his/her Card in the ATM and enters his/her Personal Identification Number(PIN) issued by his/her bank.

Q. 5. What is Personal Identification Number (PIN)?
Ans 5. PIN is the numeric password which is separately mailed/handed over to the customer by the bank while issuing the card. Most banks require the customers to change the PIN on the first use.

Q. 6. Can these cards be used at any bank ATM in the country? Is the customer charged for the same?
Ans 6. Yes. The cards issued by banks in India may be used at any bank ATM within India. However the savings bank account holders can transact a maximum of five transactions free at other bank ATMs in a month, which is inclusive of all types of transactions, financial and non-financial, beyond which the customer can be charged by his/her bank.

Q. 7. What step should the customer take in the event of one forgets PIN or if the card is sucked in by the ATM?
Ans 7. The customer may contact the card issuing bank and apply for a new PIN or retrieval/issuance of a new card.

Q. 8. What should be done if card is lost/stolen?
Ans 8. The customer may contact the card issuing bank immediately on noticing the loss so as to enable the bank to block the card.

Q. 9. Is there any minimum and maximum cash withdrawal limit per day?
Ans 9. Yes. broadly the withdrawal limits are set by the card issuing banks. This limit is displayed at the respective ATM locations.

Q. 10. What steps should a customer take in case of failed ATM transaction at other bank ATMs, where his account is debited?
Ans 10. The customer should lodge a complaint with the card issuing bank at the earliest. This process is applicable even if the transaction was carried out at another bank's ATM.

Q. 11. Is there any time limit for the card issuing banks for recrediting the customer's account for a failed ATM transaction indicated under Q No. 10?
Ans 11. As per the RBI instructions (DPSS.PD.No. 2632/02.10.002/2010-2011 dated May 27, 2011), banks have been mandated to resolve customer complaints by recrediting the customer's account within 7 working days from the date of complaint.

Q. 12. Are the customers eligible for compensation for delays beyond 7 working days?
Ans 12. Yes. Effective from July 1, 2011, banks have to pay customers ` 100 per day for delays beyond 7 working days. The compensation has to be credited to the account of the customer without any claim being made by the customer. If the complaint is not lodged within 30 days of transaction, the customer is not entitled for any compensation for delay in resolving his/her complaint.

Q 13. What is the course of action for the customer if the complaint is not addressed by his/her bank within the stipulated time?
Ans 13. The customer can take recourse to the local Banking Ombudsman in such situations.

The FAQs are as they appear on RBI's website: www.rbi.org.in

ATM COMPLAINT FORM

To: The Branch Manager

_____ (Name of the Bank)*

_____ (Name of the Branch)*

_____ (Name of the City)

CUSTOMER DETAILS

1. Customer Information:

Name of Customer _____

Account No.

Debit Card/ATM Card No.

2. ATM Information:

ATM ID/Location, if ID is not available _____

Name of the ATM Bank _____

3. Nature of the Complaints

a) Complaint relating to Cash Withdrawal

Amount requested for withdrawal [Rs.]

Amount actually disbursed at ATM [Rs.]

Amount debited to the Account [Rs.]

Amount disputed [Rs.]

Date of Transaction D D M M Y Y Y Y

Transaction No. and time [&]

b) Card Capture by ATM ☐ Yes ☐ No

c) Other Complaints _____

_____

***(Name of the Bank where the Card Holder Account is maintained which is linked to ATM Card)**

IDFC FIRST Bank Account Holders can register their complaint by calling IDFC FIRST Bank Phone at the number given on the reverse of this booklet or deposit the complaint form, at the nearest branch of the IDFC FIRST Bank. Other bank Customers may kindly fill in/get thisform at the bank branch where the Card Holder Account is maintained.

Date D D M M Y Y Y Y

Contact Tel/Mobile No.

Signature of the Card Holder

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