

**List of outsourced vendors related to Debit Card lifecycle**

Benefits from outsourced vendor	Feature Related	Activity	Vendor Name
Card Manufacturing & Embossing	Card Manufacturing	Card Manufacturing, embossing and personalization	SESHAASAI BUSINESS FORMS PVT LTD
Card Feature/Benefit Utilisation	Feature Related	Card Feature Management example: Golf, Insurance, Lounge	VISA/NPCI
Lounge partner	Card feature	Airport Lounge	Dreamfolks/NPCI for RuPay
Insurance provider	Card feature	PADC, Air accident, Lost Card liability & other insurance	New India Assurance Co. Ltd
Standing Instructions	Card feature	Standing Instructions on Debit Card	Billdesk/NPCI
Railway lounge	Card feature	RuPay provide Railway lounge	NPCI
Merchants offers	Card feature	Debit Card related merchant offers	NPCI/VISA/Mastercard
Transaction and Payments processing	Payment/transaction Processing	HSM Support	FSS
Transaction and Payments processing	Payment/transaction Processing	Switching Service	Tango- Switch
Transaction and Payments processing	Payment/transaction Processing	3DS 2FA authentication	FSS
Transaction and Payments processing	Payment/transaction Processing	Card on File Tokenisation	Visa/Mastercard/Rupay - CoFT
Transaction and Payments processing	Payment/transaction Processing	Payment gateway services	Indiaideas Com Ltd
Transaction and Payments processing	Payment/transaction Processing	Settlement Recon	FSS
Transaction and Payments processing	Payment/transaction Processing	TSP provider and collections	VISA/Mastercard/RuPay
Reward Management Services	Reward Management Services	Reward Management Services	Viverati Intercative Pvt Ltd/Poshvine/Custcap Solutions Private Limited/ Loylty Rewardz
Statement services	Statement services	Account Statement PDF generation and trigger to customers	Aurionpro ( Clickpss) Statement Engine / TCSBancs
Courier services	Courier services	Debit Card dispatch related tie up	FSS/ SESHASAI BUSINESS FORMS PVT LTD
TCS	Tax at source	Tax at source	Digiforex

Please note: This is non-exhaustive list and shall keep changing time to time in case of any vendor change internal to Bank.