

Frequently Asked Questions (FAQ) for Recarding Activity

Q. How can I get my New Chip + Pin Debit Card with enhanced security?

You can avail the debit card by the following 3 ways:-

a) Reissue via Netbanking –

Step1: Login into Netbanking > Cards > Debit Cards > Request > Debit Card Hotlisting

Step 2: Login into Netbanking > Cards > Debit Cards > Request > Reissuance of Hotlisted Card

b) Reissue via Phonebanking – [Click here](#) to find the Phonebanking number in your city

c) Through any HDFC Bank Branch – You can collect an Insta non personalized chip + pin debit card

Important Note:

- Please carry your magnetic stripe debit card or cancelled cheque while visiting the branch
- Kindly update your latest address with the Bank, to ensure smooth delivery of the card

Q. What is a Chip Debit Card? What are the benefits of a Chip Debit Card?

EMV Chip technology is the latest global standard for Debit Card payments. This technology features Debit Cards with embedded microprocessor chip that stores and protects cardholder data. This is a much secure technology as compared to Magnetic stripe variants of Card.

Benefits of Chip Debit Card:-

- The chip card processes data securely and the PIN will add 2nd layer of security for your Chip Debit Card
- Shopping gets secure
- Your debit card is protected against loss

Q. Will I get same variant debit card as my existing variant debit card? Can I get different variant card?

- In case you Reissue card through Netbanking / Phonebanking and are holding a discontinued variant, you will receive an upgraded variant. Otherwise, the existing variant will be provided to you. Please refer to the table below.

Discontinued Variant	New Variant
Easyshop Regular Debit Card	Rewards Debit Card
Titanium / Titanium Royale Debit Card	Times Point Debit Card
Gold Debit Card	Platinum Debit Card

You can upgrade to any card of your choice through NetBanking / Phonebanking / Branch. Charges will apply as per your eligibility.

Q. Will my debit card be swiped or dipped? Can I use the debit card for ECom (Online) and POS (Physical Merchants)?

- Chip Debit cards will be dipped in the POS terminal, the card can be used both at ECom (Online) and POS (Physical Merchants), same as your old card.

Q. Will my new chip debit card number be the same as my existing card? I have registered existing debit card in 3rd party payment merchants. Do I need to update the card details?

- Your new Chip Debit card will have different card no. If any payment instructions (auto payments) are on the existing Debit Card, it needs to be updated with new card details.