

Frequently Asked Questions (FAQs) - ATM Fallback Transactions

1. What is a Fallback Transaction (chip not read)?

A fallback transaction normally occurs when a chip card, presented at a chip enabled ATM terminal, cannot be read due to a technical issue with the chip which results in the technology “falling back” to a magnetic stripe transaction.

2. Why do we have Fallback Transaction?

The card transaction may not be completed if;

- The Card might not have been inserted properly
- Chip on card is damaged
- ATM machine card reader is not able to latch/read the Chip card due to technical reason
- The technical problem may be at the Card (or) the ATM terminal end.

3. Under what circumstances does the Chip Card not work?

Chip card does not work in case of:

- Wear & tear, dirt / dust build up, heat or water damage
- Physical damage / Scratches / continuous stress on the chip
- Prolonged exposure to environmental condition (moisture, heat, static electrical condition, magnetic exposure, harmful chemical)
- Issue with the card reader – POS / ATM
- Improper handling of Card in POS & ATM terminal: Forcefully removal of card from the ATM / POS.

4. Handling of Chip Card – Do’s and Don’ts

Do’s

- It's best to keep your card dry and avoid exposing it to direct external exposer whenever possible. (Use safety pouch / cover)

Don’ts:

- Avoid Prolonged exposure to extreme environmental condition like - exposure to sunlight, Xray, moisture, heat, harmful chemicals, static electrical condition, magnetic exposure: The chip contains sensitive electronic components that may be damaged if exposed external condition on the chip
- Prevent damage / stress in the chip area and avoid card bending
- Improper handling of Card in POS & ATM terminal: Insert the card smoothly in ATM/POS terminals and avoid pulling/ejecting the card out before the transaction is completed. This may damage the chip and the card.

5. **Will the ATM withdrawal transaction for HDFC Bank Card be declined in case of such fallback transactions (Chip not read)?**

To provide ease and convenience, Bank has built the functionality to allow cash withdrawal in case of fallback transaction for **OnUs transaction (HDFC Bank card used on HDFC Bank ATM)**.

The transaction will be done with an additional factor of authentication (PIN + OTP). The OTP SMS will be triggered on your registered mobile number which you will have to input on the ATM screen along with the PIN for cash withdrawal.

Note: SMS shall be triggered only in case of HDFC Bank Cards used at HDFC Bank ATM. If the HDFC Bank card is used at other Bank ATM then in case of "Fallback" OTP will not be triggered and the transaction will be declined.

6. **Is the PIN + OTP facility for fallback (chip not read) transaction allowed for all type of transactions at HDFC Bank ATM?**

No. PIN + OTP facility for fallback transaction is enabled for Cash withdrawal only. Other transactions such as Balance enquiry, Mini statement etc. will continue to decline if the chip is not read.

7. **Do all HDFC Bank ATMS allow cash withdrawal fallback (Chip not read) transaction using PIN + OTP?**

Yes, on HDFC Bank ATM and for HDFC Bank Card this facility has been enabled.

8. **Why are you receiving an OTP for Cash withdrawal transaction on HDFC Bank ATM?**

An OTP will be triggered on your Bank registered Mobile Number for authorizing ATM withdrawal transaction using HDFC Bank Debit Card at HDFC Bank ATM in case of fallback transaction. The ATM terminal is not able to read the Chip card due to card chip been damaged or technical problem ATM card reader.

9. **What is the validity period of OTP triggered ?**

OTP will be valid only for 30 seconds on ATM transaction OTP screen and valid for current transaction.

10. **Will you receive OTP for withdrawing Cash at other Bank ATMs using HDFC Bank Debit card?**

No, you will not receive OTP for ATM withdrawal transactions at other Bank ATMs. The transaction will decline in case the other Bank ATM is not able to read the HDFC Bank Card chip.

Note: The PIN + OTP facility for fallback transaction is available for HDFC Bank cards at HDFC Bank ATM only.

11. What needs to be done in case you are receiving an OTP for withdrawing cash every time you visit HDFC Bank ATM?

There is a possibility of the chip of the Card being damaged due to which the ATM terminal is not able to read the Chip.

Request you to visit your nearest Branch to permanently deactivate your card and get a new card reissued.

12. What are the scenarios in which the OTP doesn't get triggered?

There are 2 scenarios in which the OTP will not get triggered:

- a) Mobile number is incorrect/invalid. The transaction will get declined and Message will be displayed to update mobile number by visiting nearest Branch.
- b) SMS not received by customer due to mobile network issue. Then the transaction will get auto closed / timed out / and message will be displayed as as **"Oops! You did not enter the OTP in time, kindly retry"**

13. Will the transaction including Contactless / Tap & Pay be declined at Point of Sale (PoS) terminals due to Chip not read.

Yes, if the Point of Sale (PoS) terminal is not able to read the chip of the card, Contactless / Tap & Pay transactions will be declined

14. Will you be able to use the Card for Online transaction if the chip of the Card is damaged and hence not read by ATM or POS terminal?

Yes, you will be able to use your Debit Card for online transactions even if the chip is not read by ATM or POS terminals.