



Frequently Asked Questions (FAQ)

1. What is Pay Secure?

Pay Secure is a payment service that allows you to use your RuPay debit card with your ATM PIN to pay for online purchases. It uses a simplified yet secure architecture for customers to transact online with additional security measures where in the mode of validation is by selecting an image and passing a phrase.

2. Do I have a separate password?

No, there is no need of a password with RuPay Pay Secure, instead ATM PIN is all a customer needs to have. The authentication requires other credentials like image selection and pass phrase over and above the ATM PIN.

3. What happens if I enter an incorrect image/pin?

- There is an option to re-register that will help customer to register the card again and choose a new image.
- For PIN, the customer can cancel the transaction by clicking 'Cancel' displayed on the PIN pad. The customer will be taken to the previous page and the customer can come to the PIN pad again and type in the correct PIN.

4. What if the phrase displayed is wrong?

This page is an anti-phishing junction. The customer must terminate the transaction immediately and contact the bank customer care to notify this issue.

5. What if the last 3 transactions displayed are wrong?

This page is an anti-phishing junction. The customer must terminate the transaction immediately and contact the bank customer care to notify this issue.

6. What if the PIN or card is lost?

Please contact the bank customer care to receive a new PIN/card.

7. What happens if I forget my PIN?

Please contact the bank customer care to receive a new PIN.

8. What if my card is expired?

Please call the customer care and request for a new card.

9. What is CVD?

It's a three digit number printed in the back of the card

10. How can I get my OTP?

You will get it on your email address or mobile number that is registered with the bank



11. How long is the OTP valid?

It varies for all issuing banks

12. What happens if the screen shows an error message after entering the OTP?

Please get in touch with your issuing bank

13. Will this OTP be valid while re-trying the transaction?

No, the OTP is valid for only on transaction. It will therefore work only once and in this case the customer has to request for another OTP.

14. What if I forget the image selected during registration?

Click on the 'Re-register' Button shown on the screen

15. Why is phrase required?

This unique feature plays a pivotal role in providing additional security to validate the customer. This phrase along with the last three transaction history being displayed provides a platform for anti-phishing thus providing additional security features.

16. How can I change the phrase in case I've forgotten?

The customer can re-register to enter a new phrase for future authentication. The customer will then see this phrase on the authentication pad and will have to acknowledge the same to complete the transaction.

17. What happens if I enter the wrong pin in the PIN pad?

You can click on 'cancel' and start a new transaction if the 'submit' button is not clicked. In case the customer has entered the wrong PIN and has submitted the same the transaction will be unsuccessful and the customer will be notified about the same.

18. Can I delete the wrong digit entered in the pin pad? Or Do I have to carry out new transaction?

Yes. In case of wrong entry you can click on the 'clear' button and re-enter the PIN

19. What to do if my card gets blocked on exceeding the number of attempts to select the registered image?

- For the first time, the card will get blocked for 24 hours and then automatically will start working thereafter on the next business date.
- If it happens again, then the card will be blocked permanently. In this case you need to re-register.
- The customer can re-register anytime.

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