

Frequently Asked Questions on NCMC Credit Card

Q1. What is NCMC Credit Card and how is it different from a regular Credit Card?

National Common Mobility Card (NCMC) is an exclusive feature offered by RBL Bank Credit Card that empowers Cardmembers to make contactless payments across all NCMC enabled terminals such as metro stations, bus terminals, etc with a simple tap.

The RBL Bank NCMC Credit Card comes with an inbuilt offline wallet enabling payments across different cities in India. The offline wallet balance is used to make the payments at NCMC enabled terminals (up to a maximum limit of Rs. 2000 and is subject to change as per RBI guideline).

List of NCMC enabled terminals is available at www.npci.org.in/what-we-do/rupay-contactless/live-members

Q2. Is the NCMC Credit Card's offline wallet available on RuPay network only?

Yes, currently this is an exclusive feature offered for RBL Bank Credit Cards issued on RuPay network.

Q3. Where can I use the NCMC Credit Card's offline wallet feature?

List of NCMC enabled terminals is available at www.npci.org.in/what-we-do/rupay-contactless/live-members

Q4. Do I need to activate NCMC Credit Card's offline wallet feature before use?

The NCMC Credit Card's offline wallet is received in an Activated mode to make NCMC enabled payments. The initial offline wallet balance will be 0 and hence, upon receiving the new RBL Bank Credit Card, Cardmember must visit nearest NCMC enabled terminals to recharge the offline wallet.

Q5. How can I recharge my NCMC Credit Card's offline wallet?

Offline wallet can be recharged in simple ways:

1. Upon receiving the RBL Bank Credit Card, Switch ON Contactless transaction at-

[RBL MyCard App](#) > My Account > Settings > Switch On/Off your Card > Switch On Card settings

2. Visit nearest NCMC enabled terminal and recharge the offline wallet using your new RBL Bank Credit Card

Or Login to –

[RBL MyCard App](#) > Exclusive Facilities > National Common Mobility Card (NCMC) > Select Card > Recharge

Note: Once recharge is successful using RBL MyCard app, Cardmember must visit NCMC enabled terminal to get the new balance updated for making payments using offline wallet.

Q6. How can I use my RBL Bank Credit Card at NCMC enabled terminals?

Once offline wallet balance is updated, you can make cashless and contactless payments at NCMC enabled terminals across India directly with your new RBL Bank Credit Card.

For example, at entry gate of a Metro station, Cardmember is required to simply tap the Credit Card to start the journey. Once the journey is accomplished, he/she must tap the Credit Card again at the exit terminal. At exit terminal, calculated fare for the journey shall be deducted from the offline wallet and updated balance will be displayed.

Q7. How can I view balance of my NCMC Credit Card's offline wallet?

NCMC Credit Card's offline wallet balance can be enquired at –

1. Entry/exit gates or designated NCMC enabled terminals for latest balance
2. [RBL MyCard App](#) > Exclusive Facilities > National Common Mobility Card (NCMC) > Select Card > Recent Transactions
3. Call our Customer Services at 022 6232 7777

Note: Balance details available with RBL Bank are updated as and when transactions are shared by NPCI and hence, may not reflect latest balance.

Q8. Will there be refund or transfer of offline wallet balance if the RBL Bank Credit Card is stolen or lost?

If Credit Card is lost/misplaced/stolen, remaining offline wallet balance cannot be blocked/refunded. Bank will not bear any liability for the residual balance if Card is lost and misused.

Q9. Will there be refund or transfer of offline wallet balance if the RBL Bank Credit Card is expired?

The expiry date is printed on the Credit Card. In case of expiry, the Card will cease functioning and remaining offline wallet balance will be transferred to the new NCMC Credit Card's offline wallet.

Q10. Will there be refund or transfer of offline wallet balance if the RBL Bank Credit Card is damaged?

In case of damaged Credit Card, Cardmember may call our Customer Services at 022 6232 7777 to raise a refund request and send the Card at RBL Bank address. Upon receipt of the Credit Card by the Bank, last updated balance will be refunded within 7 days from the date of receipt. Cardmember shall bear the cost of sending Card to the mentioned Bank's address and Bank shall not bear any liability if Card is lost in transit.

Credit Card to be sent at below address-

Card Services, RBL Bank Ltd.,
Unit 306-311, 3rd floor, JMD Megapolis,
Sohna Road, Sector - 48, Gurugram,
Haryana – 122018

Q11. Can I use offline wallet balance even after RBL Bank Credit Card closure/ transfer?

If Credit Card is closed or transferred, the remaining balance available in the offline wallet can be used to make payments at NCMC enabled terminals. If you wish to get a refund, you may follow the process explained in Q10.

Q12. How can I block my NCMC Credit Card's offline wallet?

NCMC Credit Card's offline wallet cannot be blocked until the Card expiry date.

Q13. What is the maximum recharge limit for NCMC Credit Card's offline wallet?

The limit for NCMC Credit Card's offline wallet is Rs. 2000 currently and is subject to change as per RBI guideline.

Q14. What happens if I recharge the offline wallet with a value of more that INR 2000?

If the value of offline wallet balance exceeds INR 2000, the recharge transaction will be declined. Cardmember may check the latest balance available before initiating a recharge transaction.

Q15. Will payments made using the offline wallet reflect on my monthly Credit Card statement?

Payments made using offline wallet will not reflect in monthly Credit Card statement. However, same can be viewed on-

[RBL MyCard App](#) > Exclusive Facilities > National Common Mobility Card (NCMC) > Select Card > Recent Transactions

Q16. Where can I see my NCMC Credit Card's offline wallet recharge transaction history?

NCMC Credit Card's offline wallet recharge transaction history can be viewed at-

[RBL MyCard App](#) > Exclusive Facilities > National Common Mobility Card (NCMC) > Select Card > Recent Transactions

Note: Balance details available with RBL Bank are updated as and when transactions are shared by NPCI and hence, may not reflect latest balance.

Q17. What if my NCMC Credit Card's offline wallet payment is not working?

If your NCMC Credit Card's offline wallet payment is not working at NCMC enabled terminals, please reach out to the operator's Customer Services. However, if the operator is unable to resolve the issue, the Card may be damaged and Cardmember may follow the process explained in Q10.

Q18. What if my offline wallet recharge gets declined?

In case offline wallet recharge transaction gets declined, below can be checked for the Credit Card –

- a. Ensure Contactless transaction is Switched ON.
- b. Offline wallet balance is not exceeding Rs 2000.

c. Required RBL Bank Credit Card limit is available to complete the recharge transaction.

However, if the issue is not resolved, the Credit Card may be damaged and Cardmember may follow the process explained in Q10.

Q19. How does offline wallet balance impact NCMC Credit Card's credit limit?

The offline wallet balance is independent of the NCMC Credit Card's available credit limit.

