



Pin Related Queries

Will I need to enter the PIN at every point of sale terminal(s), be it domestic or international?

If the point of sale terminal (domestic or international) is enabled for PIN authentication, you will be asked to enter your PIN for successful completion of your transaction.

What if I enter an incorrect PIN?

You will be given 3 attempts to enter the correct PIN, post which your PIN will be blocked and your transaction will get declined. You can reset a new 4-digit PIN of your choice instantly by logging on to the IndusInd Bank Net banking portal – IndusNet or IndusMobile App. Alternately, you can call the helpline number at 1860 267 7777 and generate the PIN on the IVR (interactive voice response) functionality.

How will I receive my PIN?

At the time of issue of your EMV Chip & PIN credit card, your PIN will be dispatched to you separately. Please use this PIN at point of sale terminals to complete your transactions and at the ATM to withdraw cash.

Will I receive my credit card plastic and PIN together?

No, the credit card and the PIN will be dispatched to you separately.

Can I use this PIN for cash withdrawals as well?

Yes, you can use the same PIN for cash withdrawals as well.

What if I have forgotten/ wish to change or reset my PIN*?

You have the following options to reset/change your PIN:

Option 1: You can generate a 4-digit PIN of your choice instantly by logging on to the IndusInd Bank Net banking portal – IndusNet or IndusMobile App.

Option 2: You can call our helpline number, 1860 267 7777 and reset your PIN on the IVR (interactive voice response) functionality.

Option 3: You can also place a request to dispatch the PIN at your mailing address by calling our helpline number 1860 267 7777.

Would the add-on card(s) have a separate PIN?

Yes, each add-on card will have a separate PIN. The PIN for the add-on card will also be dispatched to you.

Is there any change in which the IndusInd Bank EMV Chip + PIN credit card works for transactions made online or over the phone?

Transactions made online or over the phone with your IndusInd Bank Chip & PIN credit card would continue to be conducted the same way as with cards without the chip. Online transactions may be conducted using the E-secure password or the One Time Password (OTP) for authorising the transaction. You can conduct transactions over the IVR/telephone, using the OTP.

*Please note that the PIN change/reset/regeneration functionality does not exist for IndusInd Bank American Express® Credit Card holders. In case you have forgotten the PIN, please call the helpline number for further details

Terms and Conditions, duly accepted by you at the time of card application / upgrade shall apply. For more details regarding the same, product features and usage related information, please refer to www.indusind.com. Use of the enclosed IndusInd Bank Credit Card would constitute an acceptance of the cardholders agreement. From time to time, the Bank may introduce new schemes or promotional programmes, which will be communicated to you through the medium of communication specified by you. These programmes will be subject to specific terms and conditions applicable thereto. If you do not wish to receive any such communication from the bank, please contact our helpline number: 1860 267 7777.

For more information:



Call our 24-hour Phone Banking at 1860 267 7777



E-mail us at
Platinum Cards: premium.care@indusind.com
Pinnacle/Signature Cards: priority.care@indusind.com



Log on to www.indusind.com

IndusInd Bank

WHY?

HOW?

WHERE?

WHEN?

WHO?

WHAT?

Know the essentials

The credit card usage guide





At IndusInd Bank, we are committed to deliver best-in-class products and services which are aimed at enriching your customer experience. Continuing our endeavour, we present to you a guide to your IndusInd Bank Credit Card that will make every transaction hassle-free, secure and easy.



Your IndusInd Bank Credit Card is an EMV Chip & PIN credit card. This credit card provides you enhanced security for all your domestic and international transactions, in line with the best global practices on security of transactions. Please take note of the below:

₹ Standing Instructions & Bill Payments

Please register for any standing instructions for utility and bill payments that you wish to activate on your credit card. The instructions to the respective billers need to be re-submitted in case you have received a new credit card.

↔ Renewal of your Credit Card

In case of renewal of your card, we urge you to start using the new card with immediate effect. With the first transaction on your card, all your existing cards (primary & linked add-ons) will be deactivated with immediate effect.

🏠 Replacement of your Credit Card

▶ Cards issued before 1st Dec 2013

In case of replacement of your credit card issued before 1st Dec, 2013, you will receive a new Chip & PIN credit card for the primary card holder and all linked add-ons cards. On usage of any of the new credit cards (primary & linked add-ons), all your existing cards will be deactivated with immediate effect.

▶ Cards issued after 1st Dec 2013

In case of replacement of your credit card, which has been issued post 1st Dec, 2013 only the card which needs replacement, will be sent to you. Your other existing credit cards will continue to work uninterrupted.

🏠 Upgrade of your Credit Card

In case you have upgraded your credit card, we urge you to start using your new card with immediate effect. With the first transaction on any of your new credit cards (primary or linked add-on credit card(s)), all your existing cards (primary & linked add-on credit card(s)) will be deactivated with immediate effect.

For enhanced security, we urge you to destroy your old credit card plastic and start using the new credit card with immediate effect.



How Does An EMV Chip & Pin Credit Card Work?

When you use an EMV Chip & PIN credit card at a point of sale terminal, which is enabled for PIN transactions, the point of sale machine will prompt you to enter a 4-digit PIN. Once you enter the correct credit card PIN in the terminal, your transaction will be approved.

Please follow the below process for a successful transaction



The merchant inserts your credit card in the card slot at a PIN enabled POS terminal and enters the transaction amount.

The POS machine prompts for a 4-digit PIN to be entered by the cardholder. For security reasons, please do not share your PIN with anybody.



On entering the correct credit card PIN in the machine, the transaction is approved.

At POS terminals, which do not support the PIN authentication, your EMV Chip credit card needs to be inserted in the chip slot and your transaction will be completed as it is done today. At POS terminals, which do not support an EMV Chip credit card, the card can be swiped at the merchant terminal and your transaction will be completed as it is done today.

