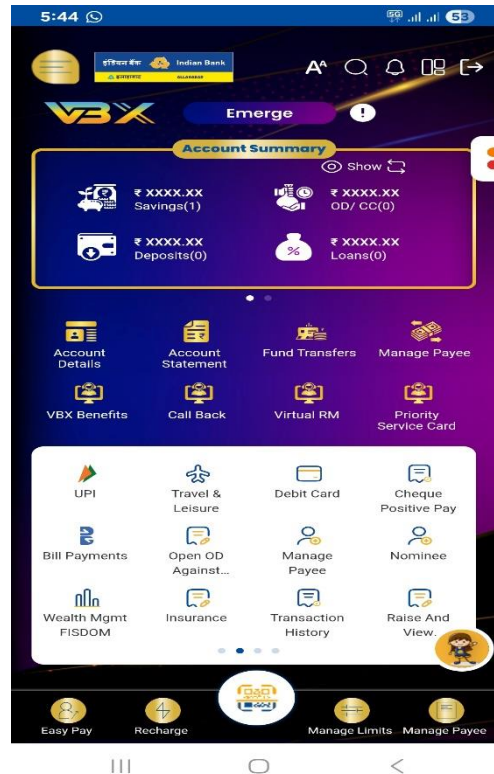
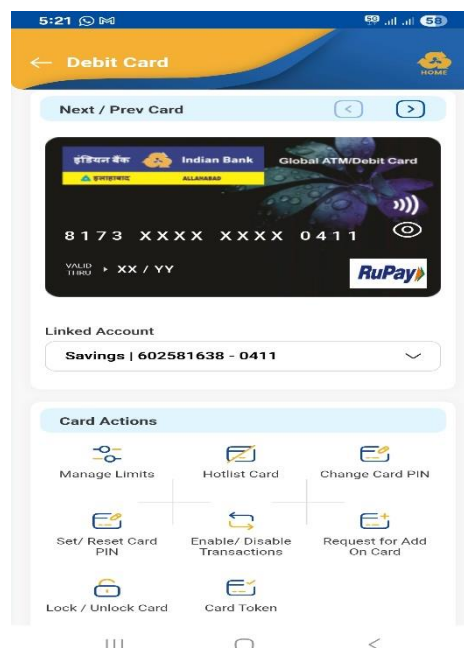


A. Limit setting option for Tap & Pay (Contactless Pay – NFC) facility for Debit Card through IndSMART Mobile Banking Application

Step 1: Click on “Debit Card” option available under “Quick Actions” in the dashboard.

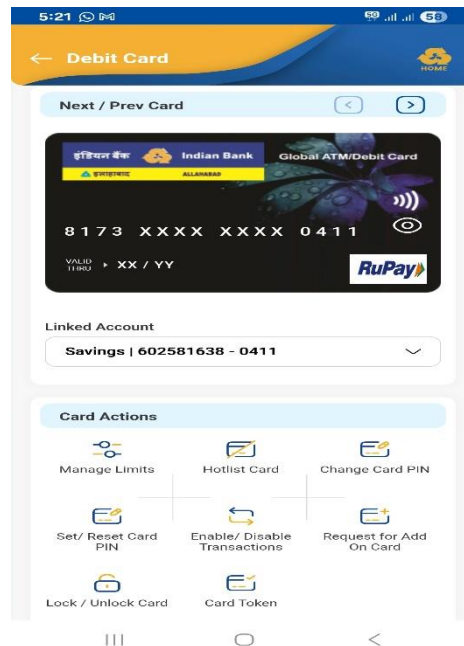


Step 2: User lands on “Debit Card” dashboard.

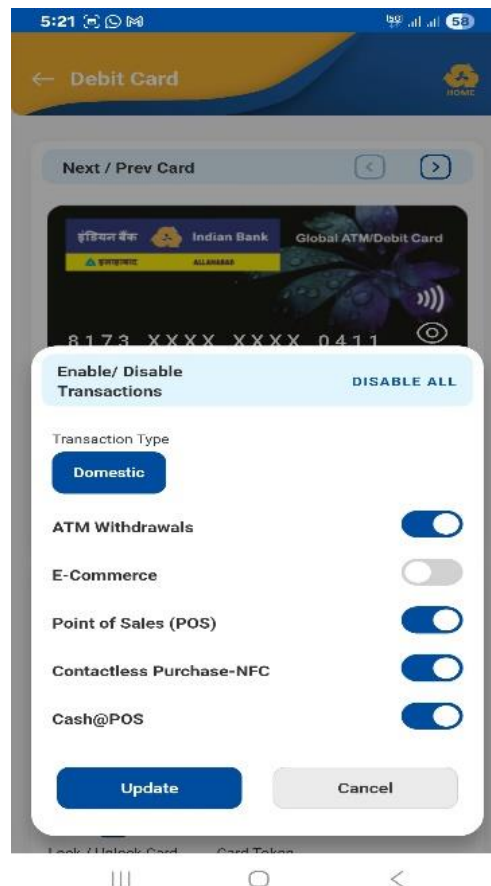




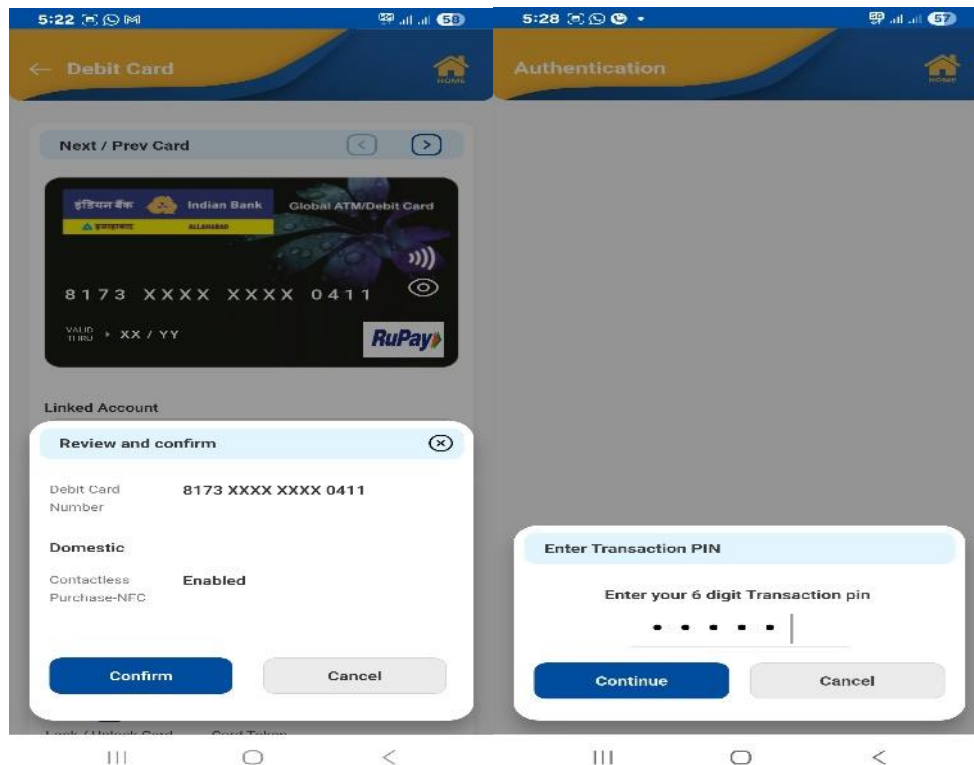
Step 3: Click on “Enable / Disable Transactions” option available under “Card Actions”.



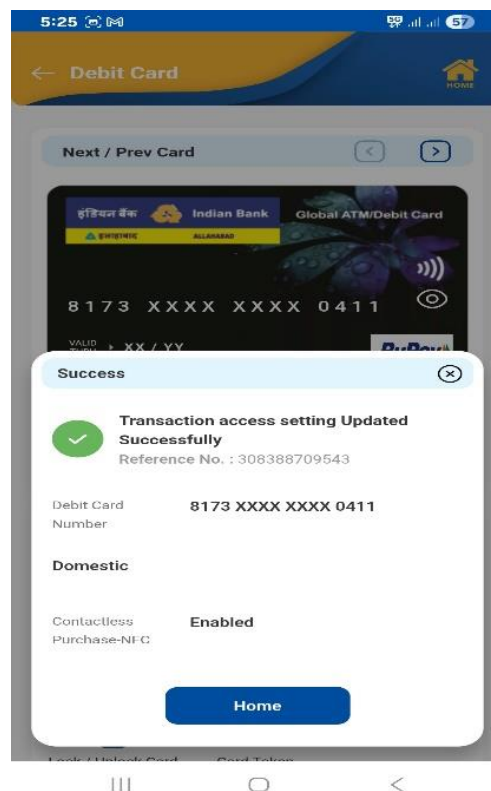
Step 4: User can Enable / Disable “Contactless Purchase-NFC” option using the toggle. User will be able to enable “Contactless Purchase-NFC” option only for NFC enabled debit cards.



Step 5: Review and Confirm the changes followed by T PIN authentication.

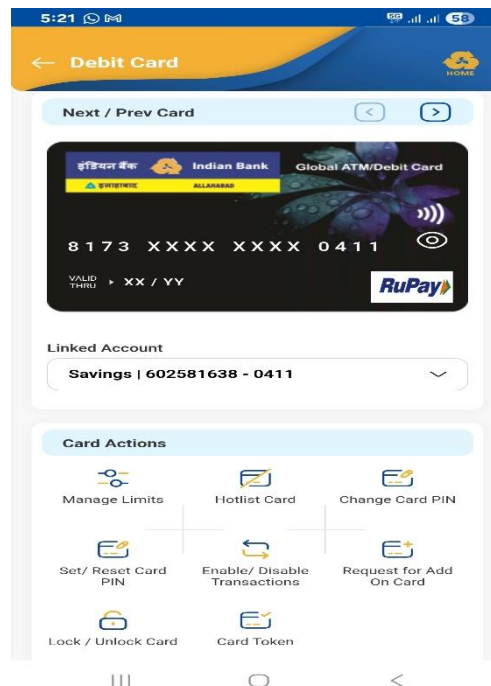


Step 6: On successful T PIN authentication, “Contactless Purchase-NFC” facility will be enabled for the user for the selected debit card.

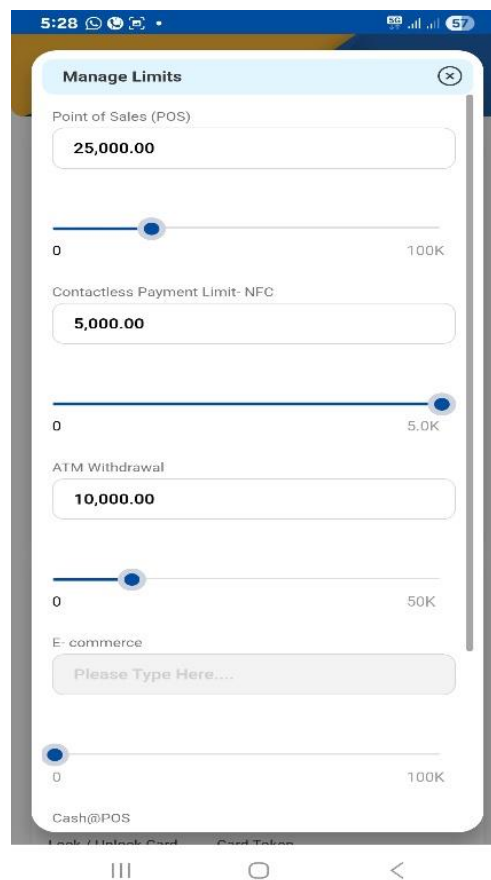




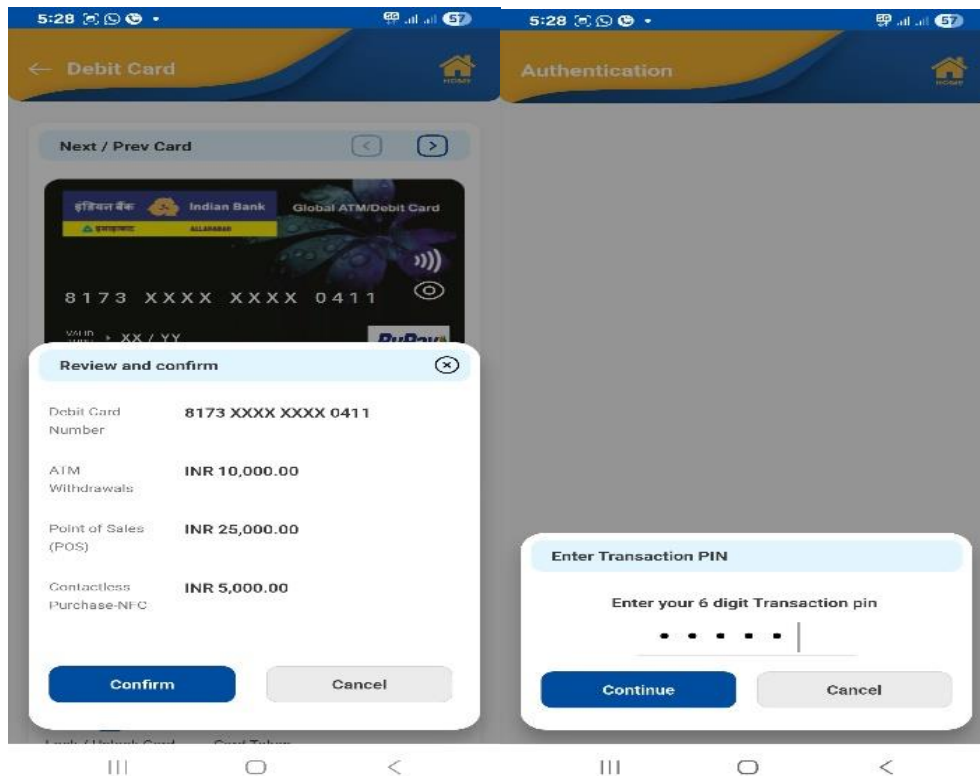
Step 7: User can then set / change “Contactless Purchase-NFC” limits under “Manage Limits” options available under “Card Actions” in Debit Card dashboard.



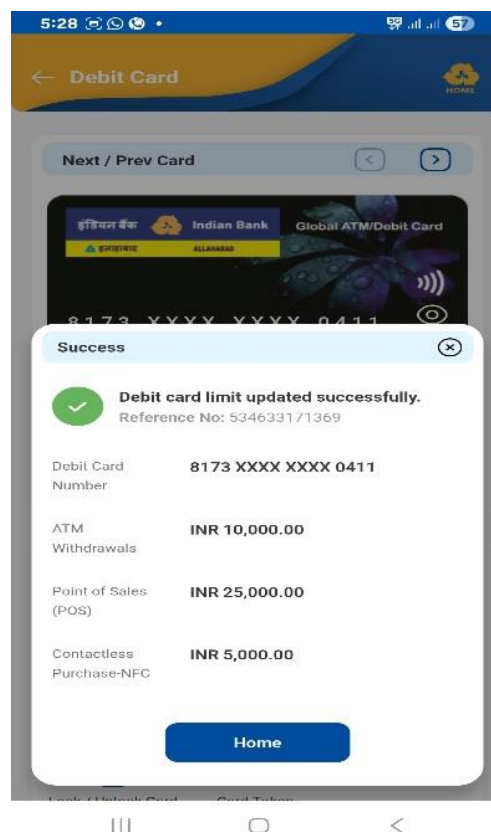
Step 8: User can set / change the “Contactless Purchase-NFC” limit using the slider or by entering the limit in input textbox.



Step 9: Review and Confirm the changes followed by T PIN authentication.

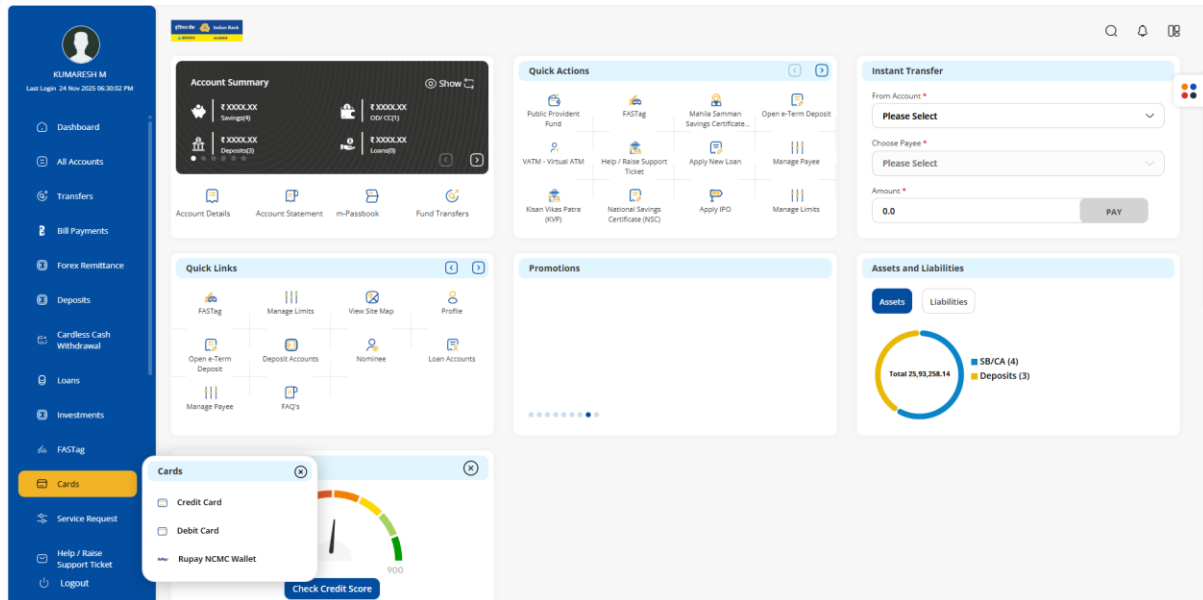


Step 10: On successful T PIN authentication, “Contactless Purchase-NFC” limits will be updated for the selected debit card.

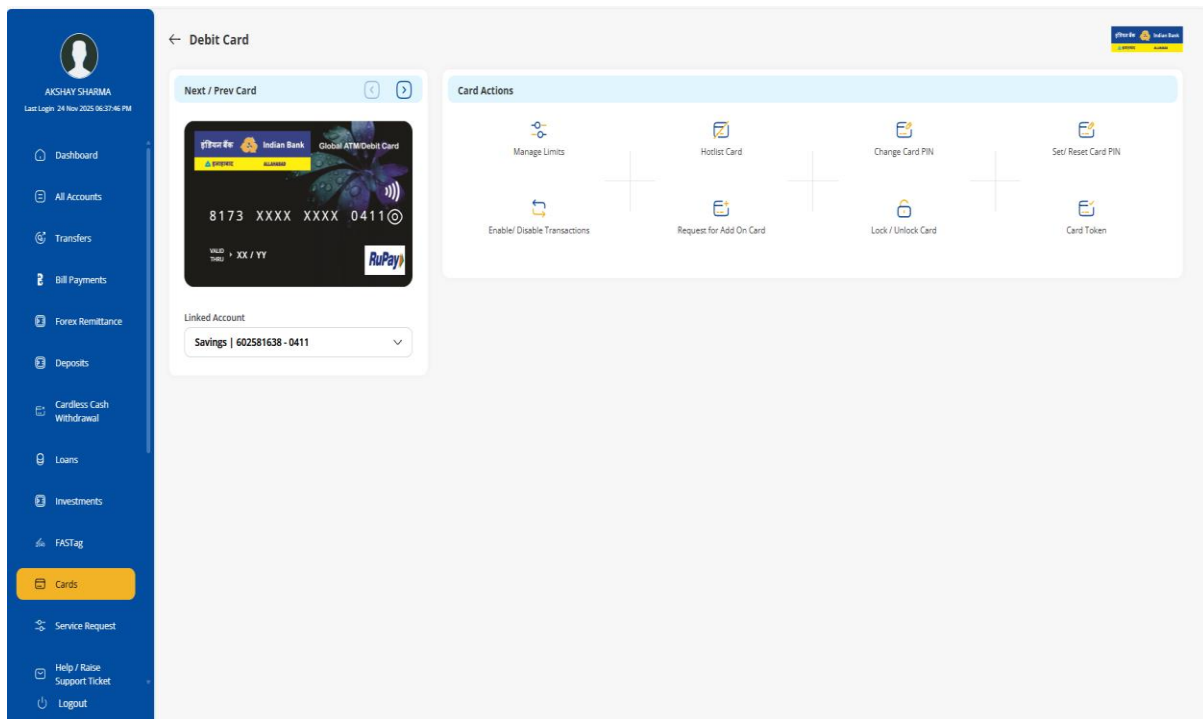


B. Limit setting option for Tap & Pay (Contactless Pay – NFC) facility for Debit Card through IndSMART Internet Banking Application

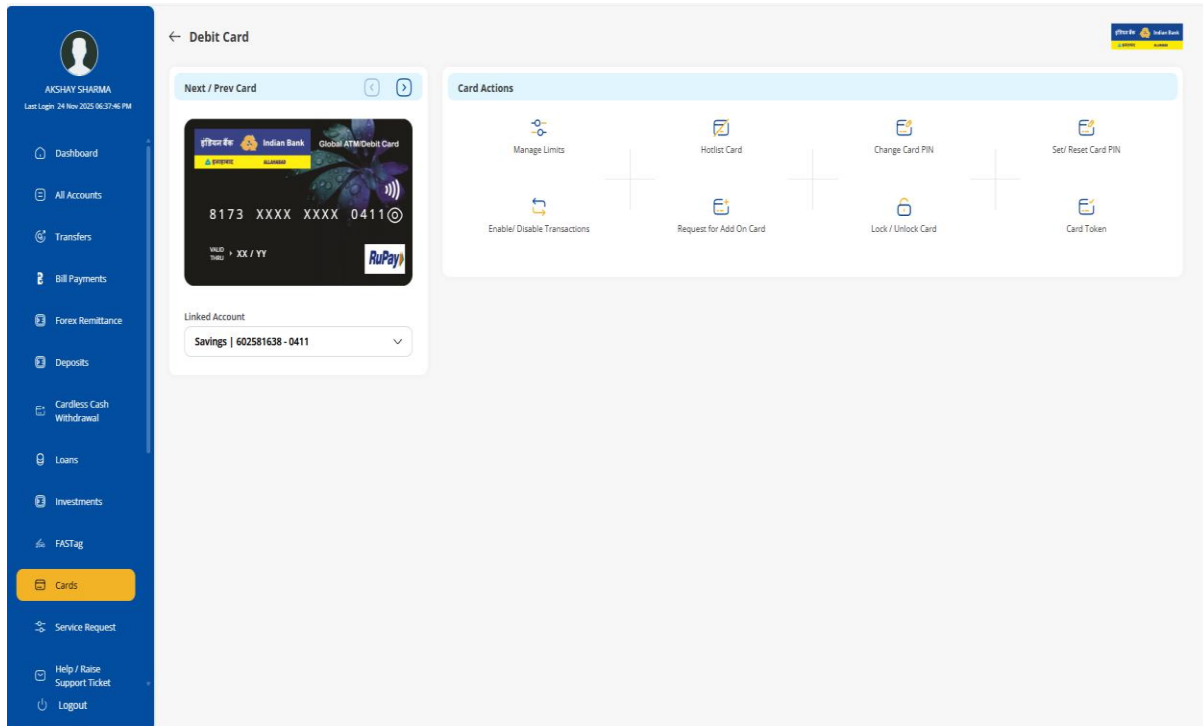
Step 1: Click on “Debit Card” option available under “Cards” in the Hamburger menu.



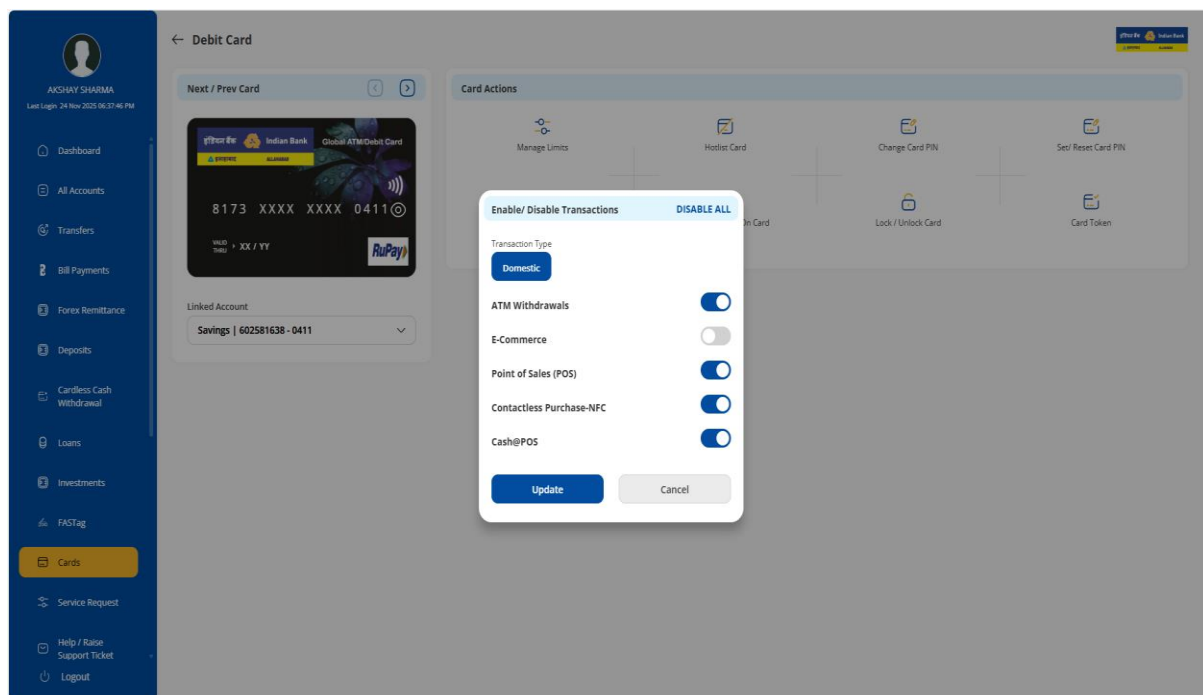
Step 2: User lands on “Debit Card” dashboard.



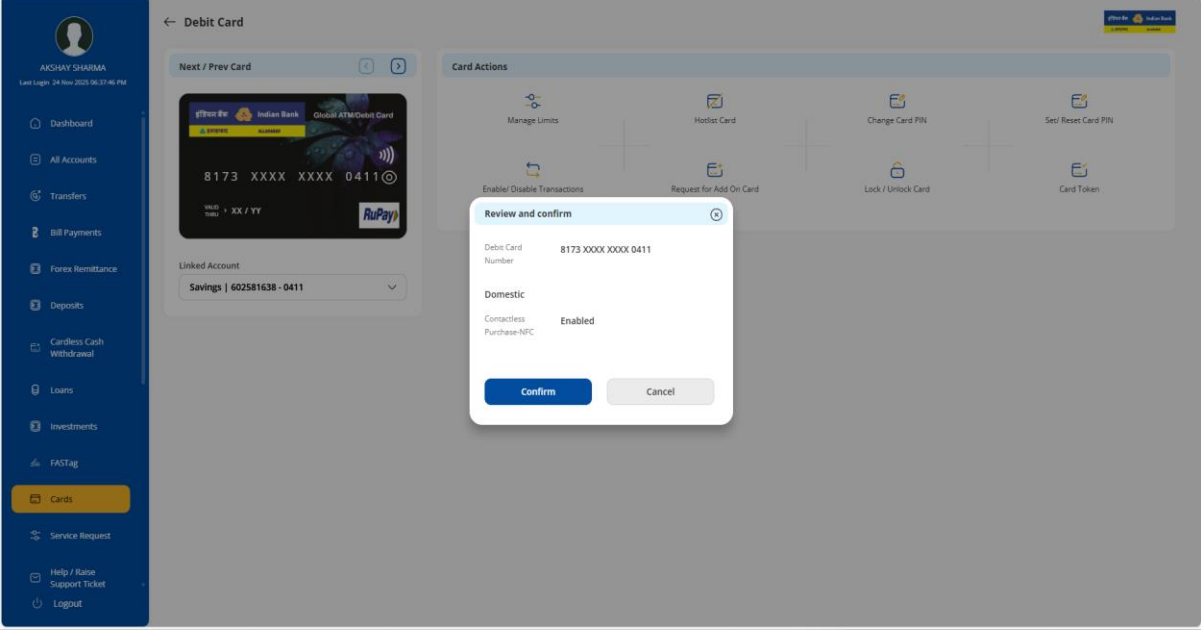
Step 3: Click on “Enable / Disable Transactions” option available under “Card Actions”.



Step 4: User can Enable / Disable “Contactless Purchase-NFC” option using the toggle. User will be able to enable “Contactless Purchase-NFC” option only for NFC enabled debit cards.



Step 5: Review and Confirm the changes followed by T PIN authentication.



Debit Card

Next / Prev Card

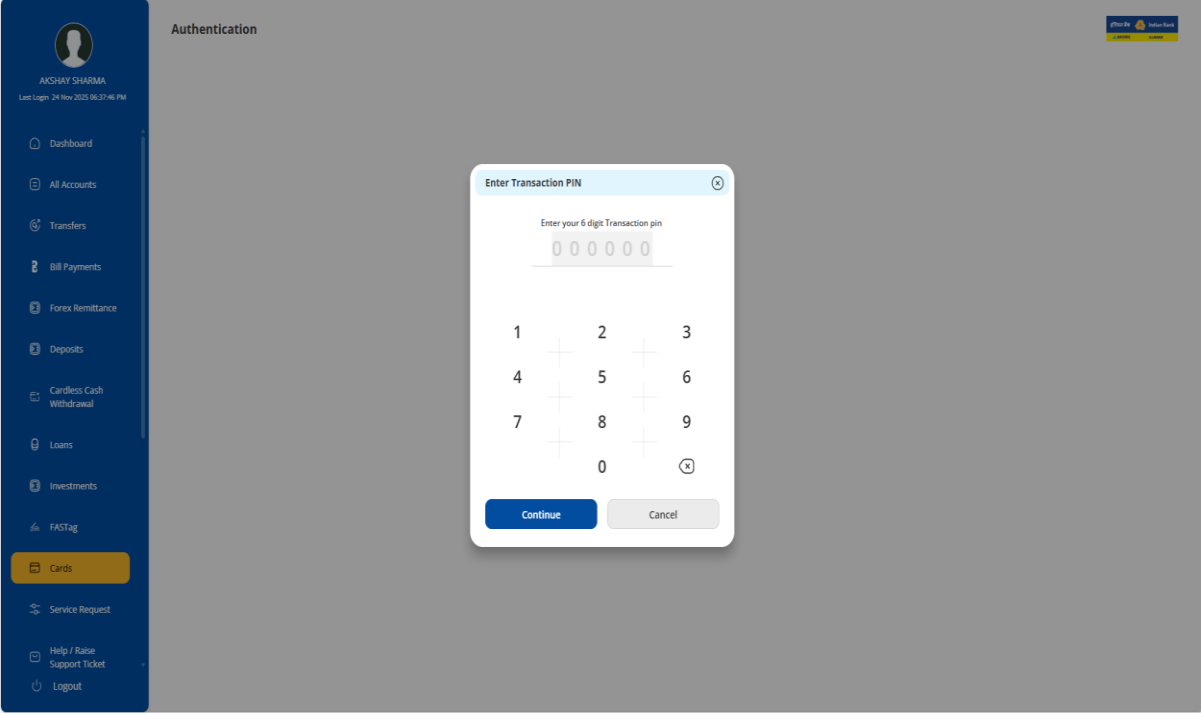
Card Actions

Review and confirm

Debit Card Number 8173 XXXX XXXX 0411

Domestic Contactless Purchase-NFC Enabled

Confirm Cancel



Authentication

Enter Transaction PIN

Enter your 6 digit Transaction pin

0 0 0 0 0 0

1 2 3

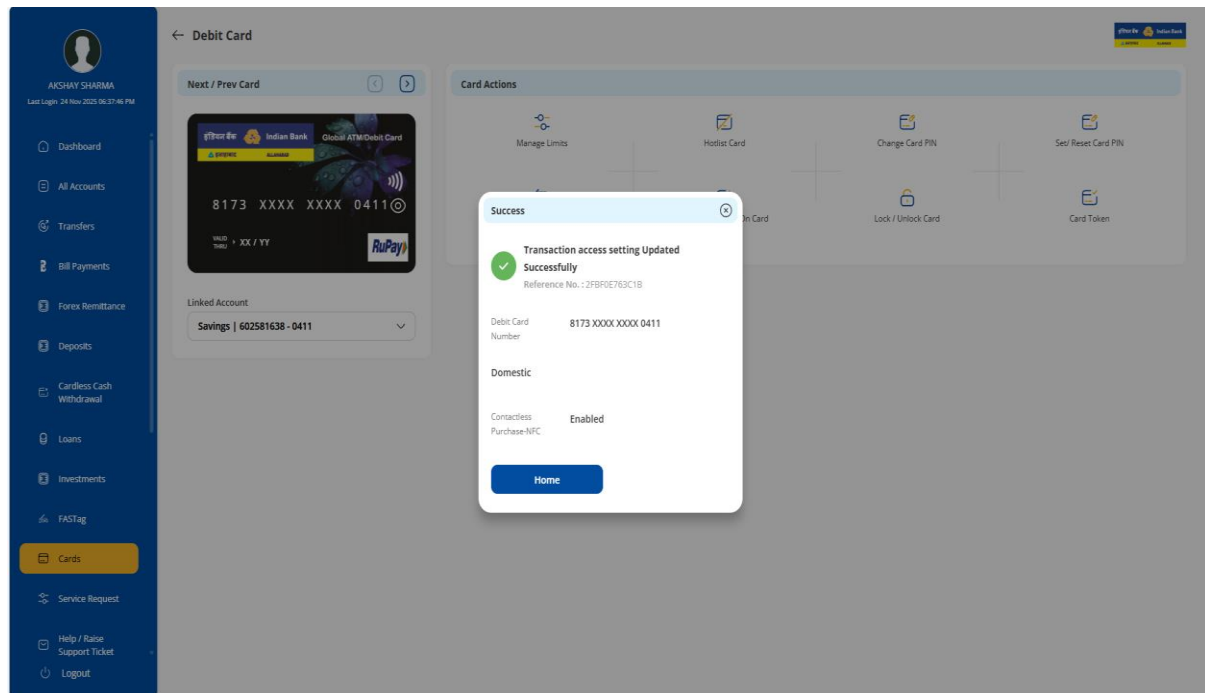
4 5 6

7 8 9

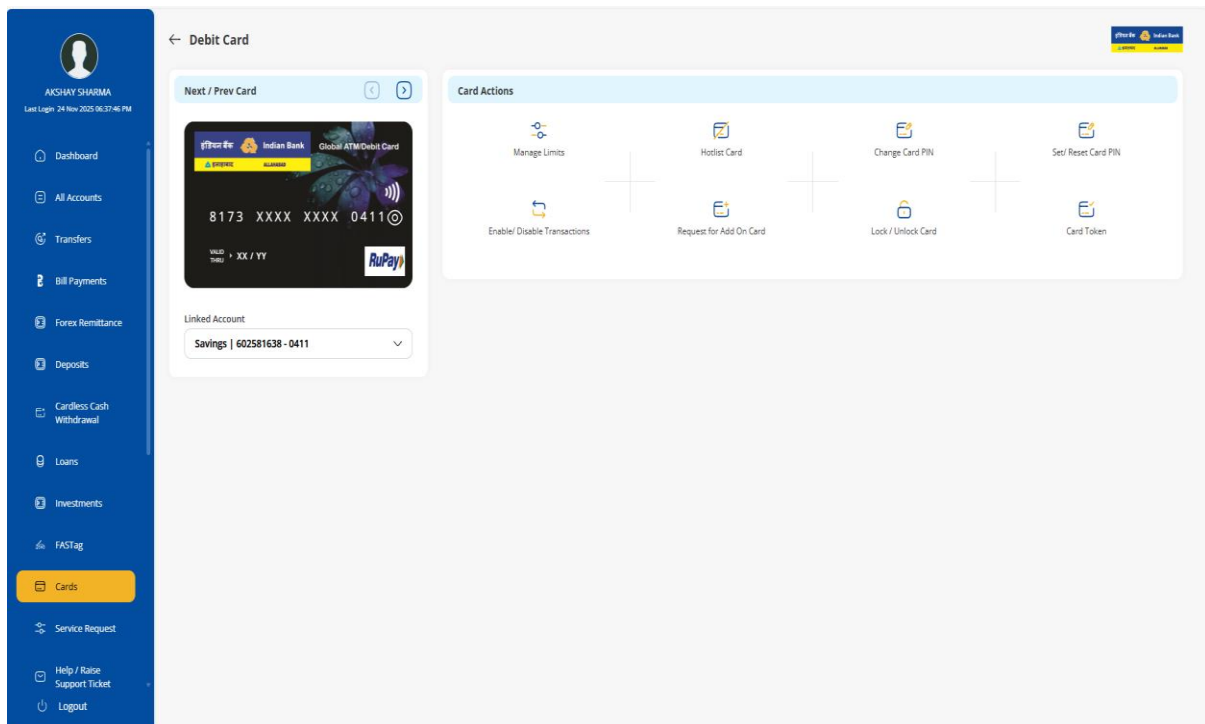
0

Continue Cancel

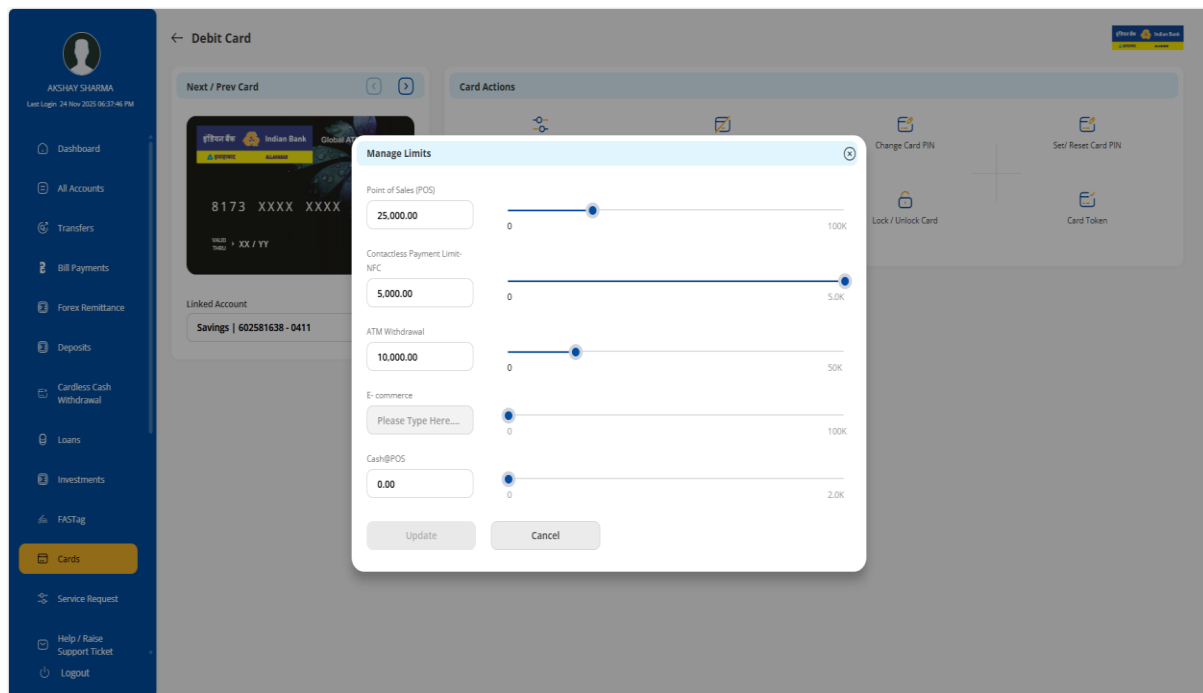
Step 6: On successful T PIN authentication, “Contactless Purchase-NFC” facility will be enabled for the user for the selected debit card.



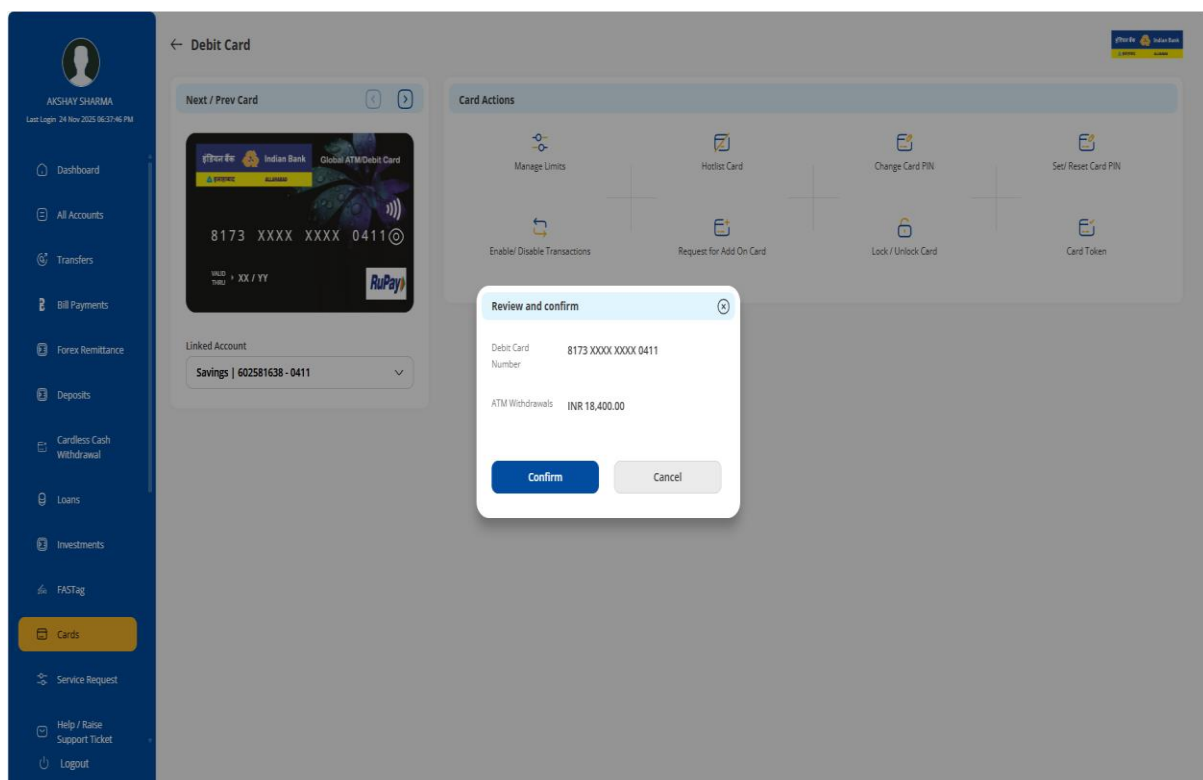
Step 7: User can then set / change “Contactless Purchase-NFC” limits under “Manage Limits” options available under “Card Actions” in Debit Card dashboard.



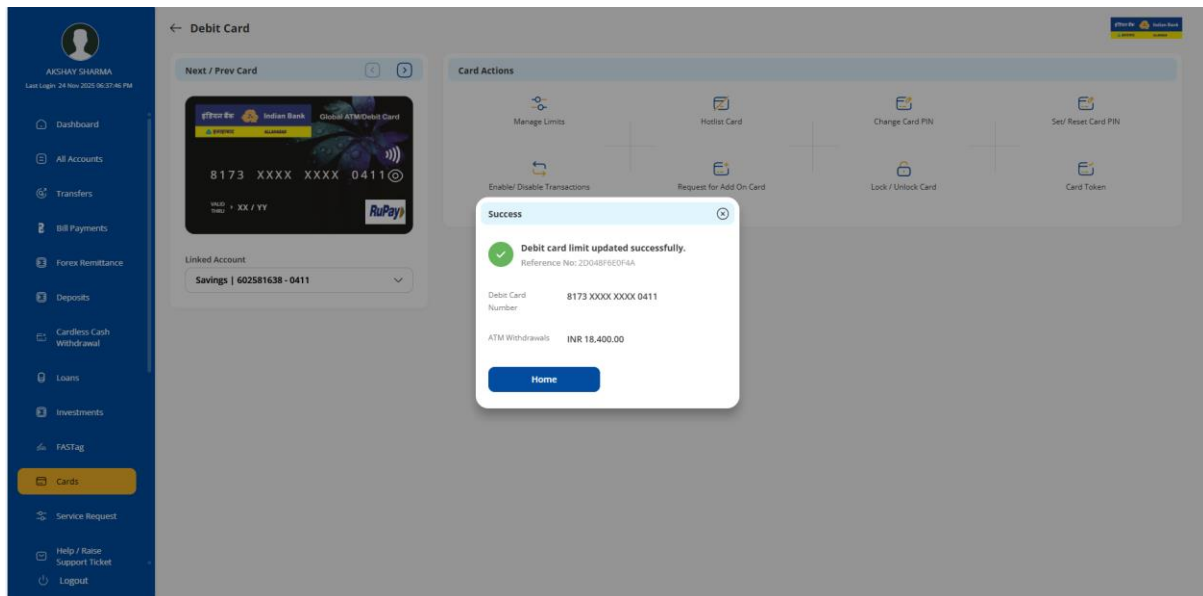
Step 8: User can set / change the “Contactless Purchase-NFC” limit using the slider or by entering the limit in input textbox.



Step 9: Review and Confirm the changes followed by T PIN authentication.

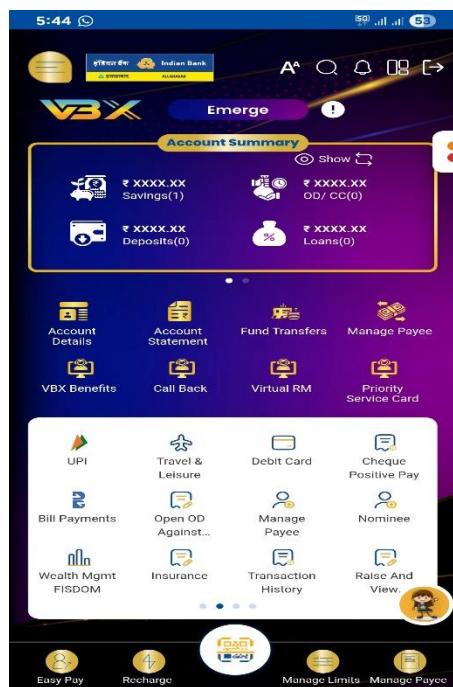


Step 10: On successful T PIN authentication, “Contactless Purchase-NFC” limits will be updated for the selected debit card.

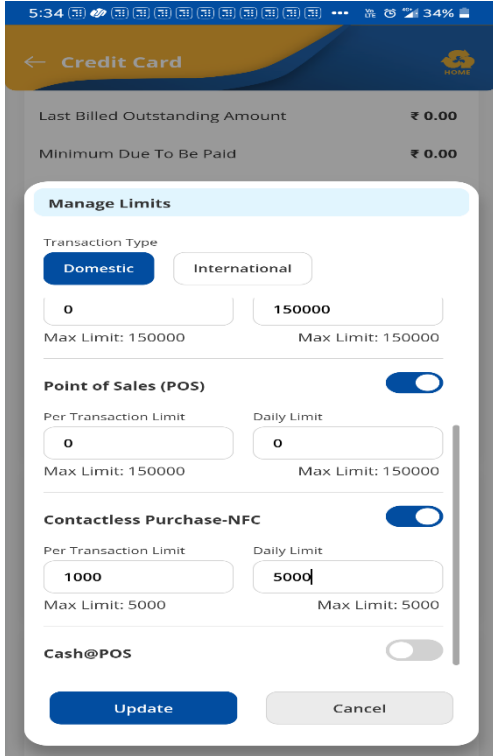


C. Limit setting option for Tap & Pay (Contactless Pay – NFC) facility for Credit Card through IndSMART Mobile Banking Application

Step 1: Click on “Credit Card” option available under “Quick Actions” in the dashboard.



Step 4: User can enable / disable Contactless Purchase-NFC and can set / change Per Transaction Limit and Daily Limit under “Manage Limits” options available under “Card Actions” in Credit Card dashboard.



Manage Limits

Transaction Type
☒ Domestic ☐ International

0 150000
 Max Limit: 150000 Max Limit: 150000

Point of Sales (POS) ☒

Per Transaction Limit Daily Limit
 0 0
 Max Limit: 150000 Max Limit: 150000

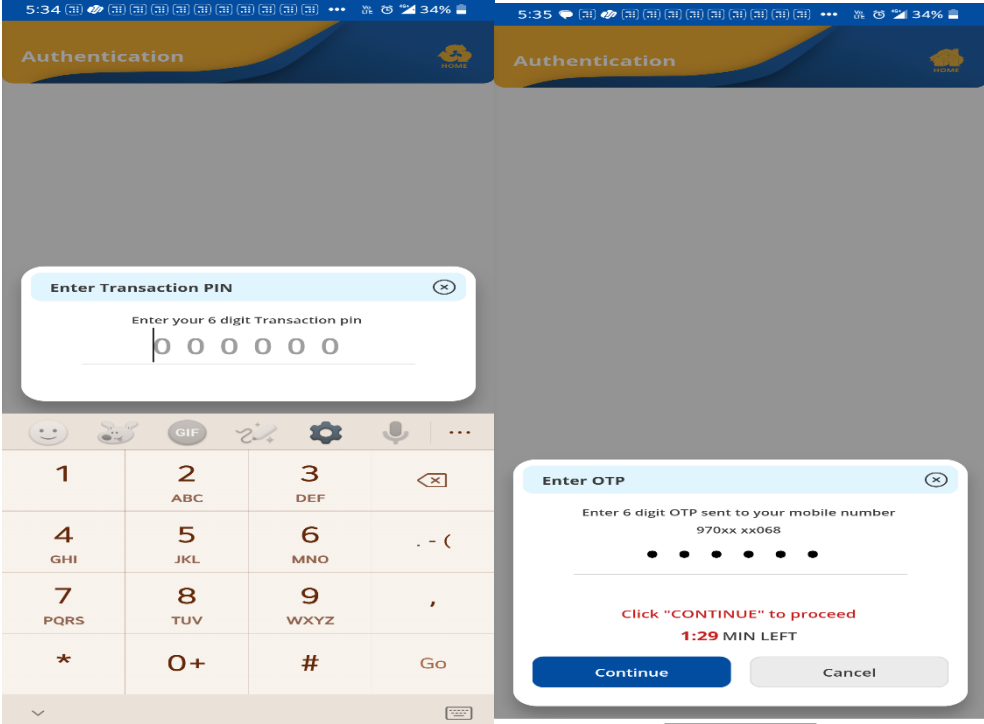
Contactless Purchase-NFC ☒

Per Transaction Limit Daily Limit
 1000 5000
 Max Limit: 5000 Max Limit: 5000

Cash@POS ☐

Update **Cancel**

Step 5: Review and Confirm the changes followed by T PIN and authentication.



Authentication

Enter Transaction PIN

Enter your 6 digit Transaction pin

0 0 0 0 0 0

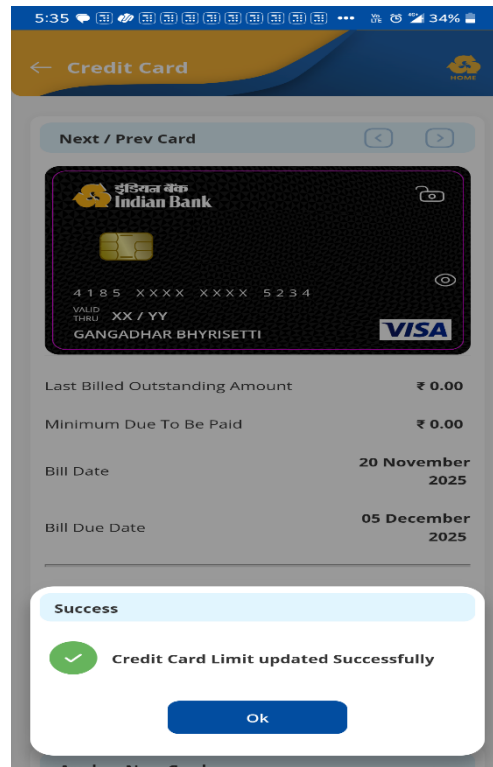
Enter OTP

Enter 6 digit OTP sent to your mobile number
 970xx xx068

Click "CONTINUE" to proceed
 1:29 MIN LEFT

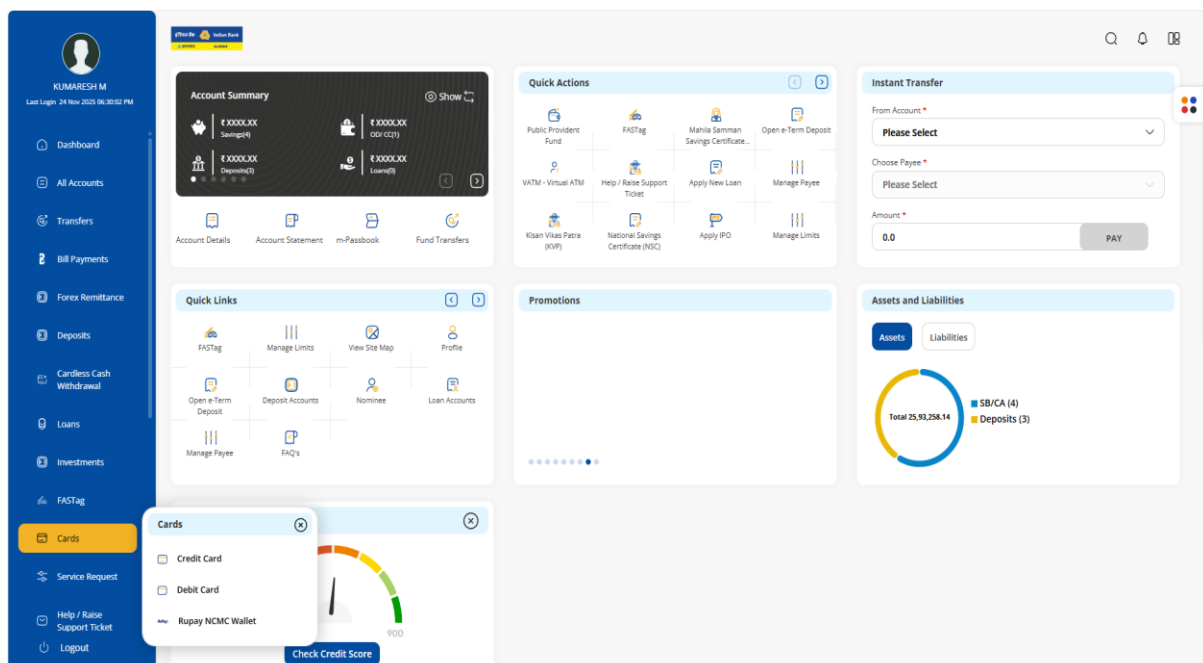
Continue **Cancel**

Step 6: On successful authentication, “Contactless Purchase-NFC” limits will be updated for the selected credit card.

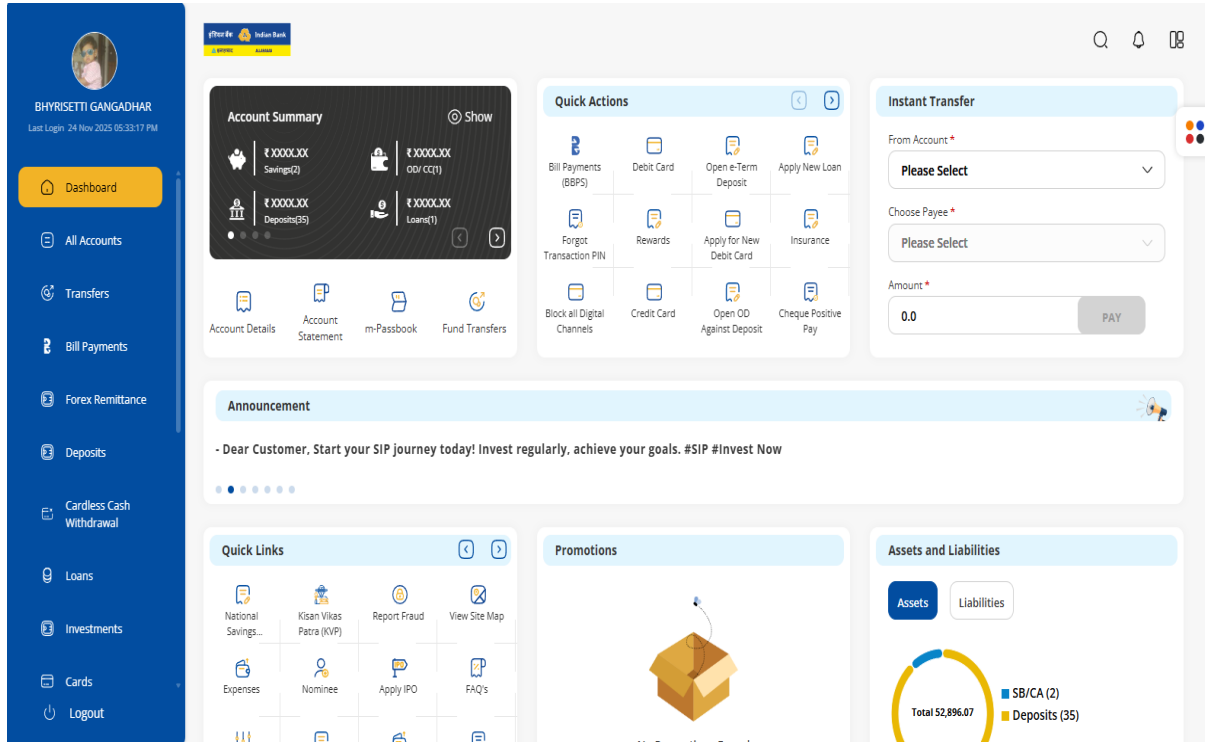


D. Limit setting option for Tap & Pay (Contactless Pay – NFC) facility for Credit Card through IndSMART Internet Banking Application

Step 1: Click on “Credit Card” option available under “Quick Actions” in the dashboard.



Step 2: User lands on “Credit Card” dashboard.



Account Summary

₹ 1000.00 Savings(2)	₹ 1000.00 odr/cc(1)
₹ 1000.00 Deposits(35)	₹ 1000.00 Loans(1)

Quick Actions

Bill Payments (BBPS)	Debit Card	Open e-Term Deposit	Apply New Loan
Forgot Transaction PIN	Rewards	Apply for New Debit Card	Insurance
Block all Digital Channels	Credit Card	Open OD Against Deposit	Cheque Positive Pay

Instant Transfer

From Account *
Please Select

Choose Payee *
Please Select

Amount *
0.0

Announcement

- Dear Customer, Start your SIP journey today! Invest regularly, achieve your goals. #SIP #Invest Now

Quick Links

National Savings...	Kisan Vikas Patra (KVP)	Report Fraud	View Site Map
Expenses	Nominee	Apply IPO	FAQ's

Promotions

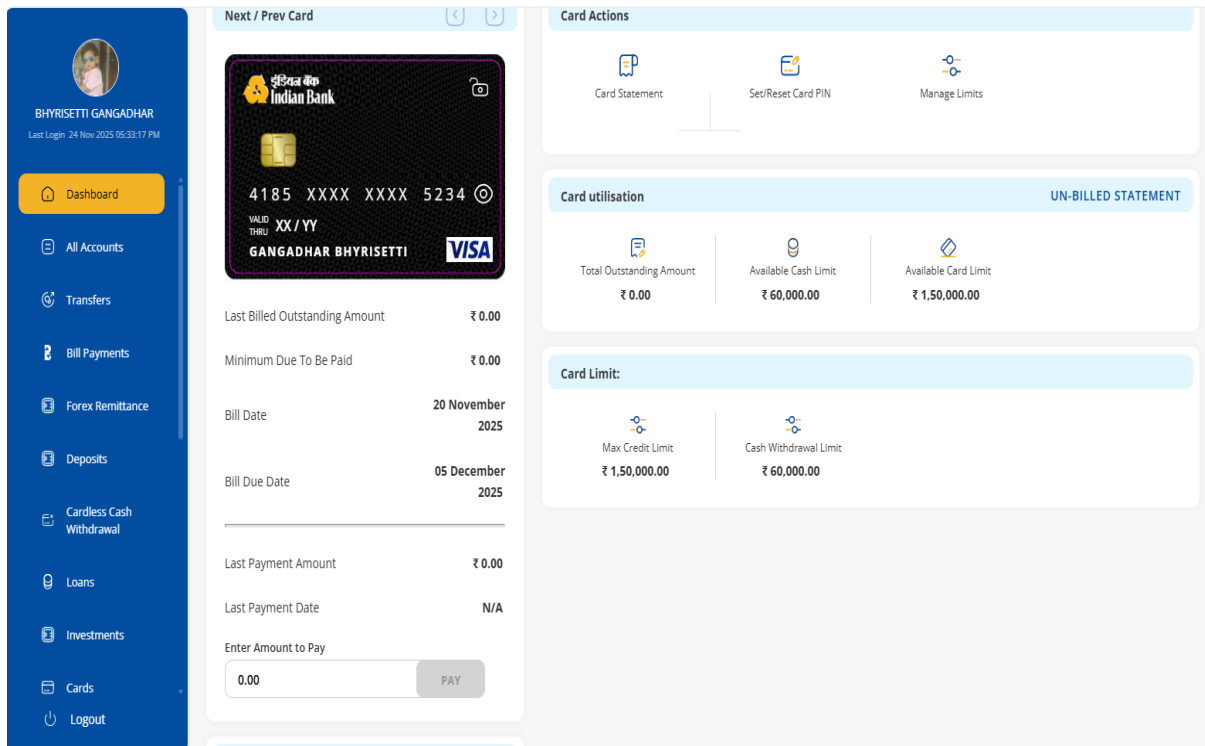
Assets and Liabilities

Assets Liabilities

Total 52,896.07

SB/CA (2) Deposits (35)

Step 3: Click on “Manage Limits” option available under “Card Actions”.



Next / Prev Card

Card Actions

Card Statement Set/Reset Card PIN Manage Limits

Card utilisation UN-BILLED STATEMENT

Total Outstanding Amount ₹ 0.00	Available Cash Limit ₹ 60,000.00	Available Card Limit ₹ 1,50,000.00
------------------------------------	-------------------------------------	---------------------------------------

Card Limit:

Max Credit Limit ₹ 1,50,000.00	Cash Withdrawal Limit ₹ 60,000.00
-----------------------------------	--------------------------------------

Card Details

Indian Bank

4185 XXXX XXXX 5234

VALID THRU XX / YY

GANGADHAR BHYRISETTI

VISA

Last Billed Outstanding Amount ₹ 0.00

Minimum Due To Be Paid ₹ 0.00

Bill Date 20 November 2025

Bill Due Date 05 December 2025

Last Payment Amount ₹ 0.00

Last Payment Date N/A

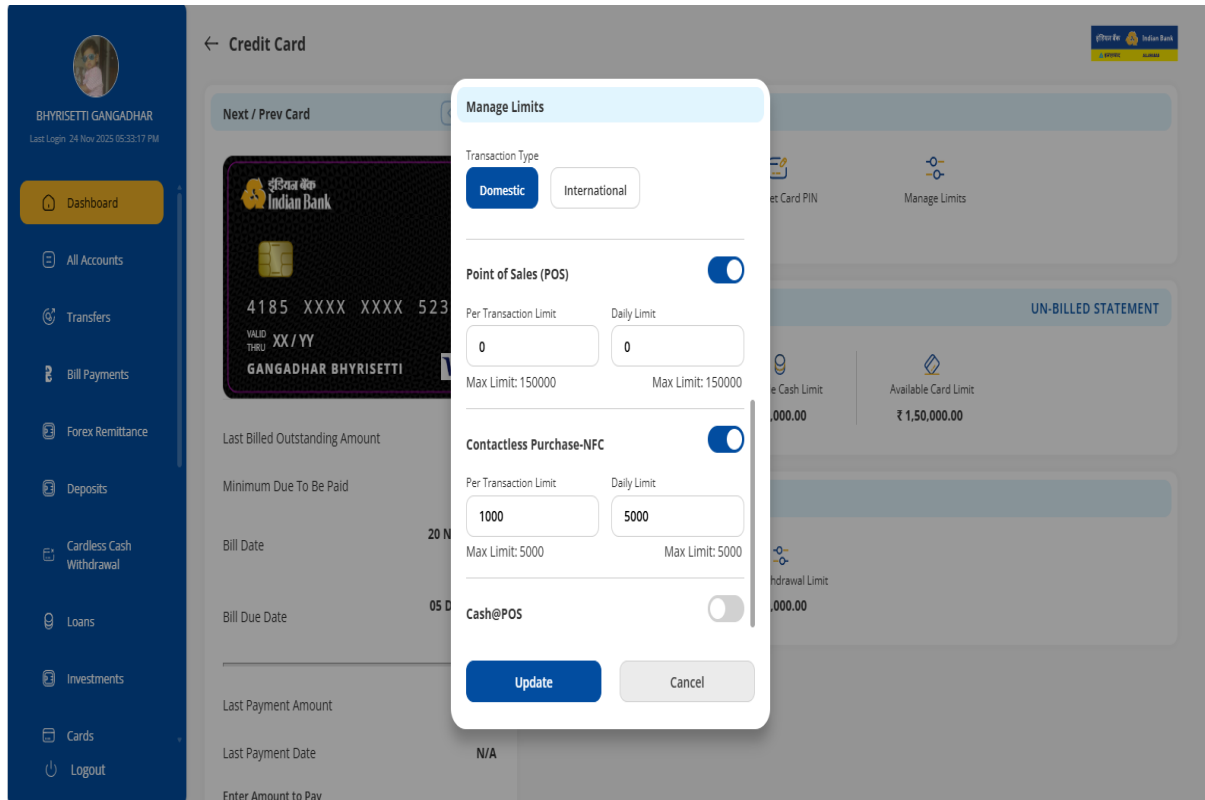
Enter Amount to Pay

0.00

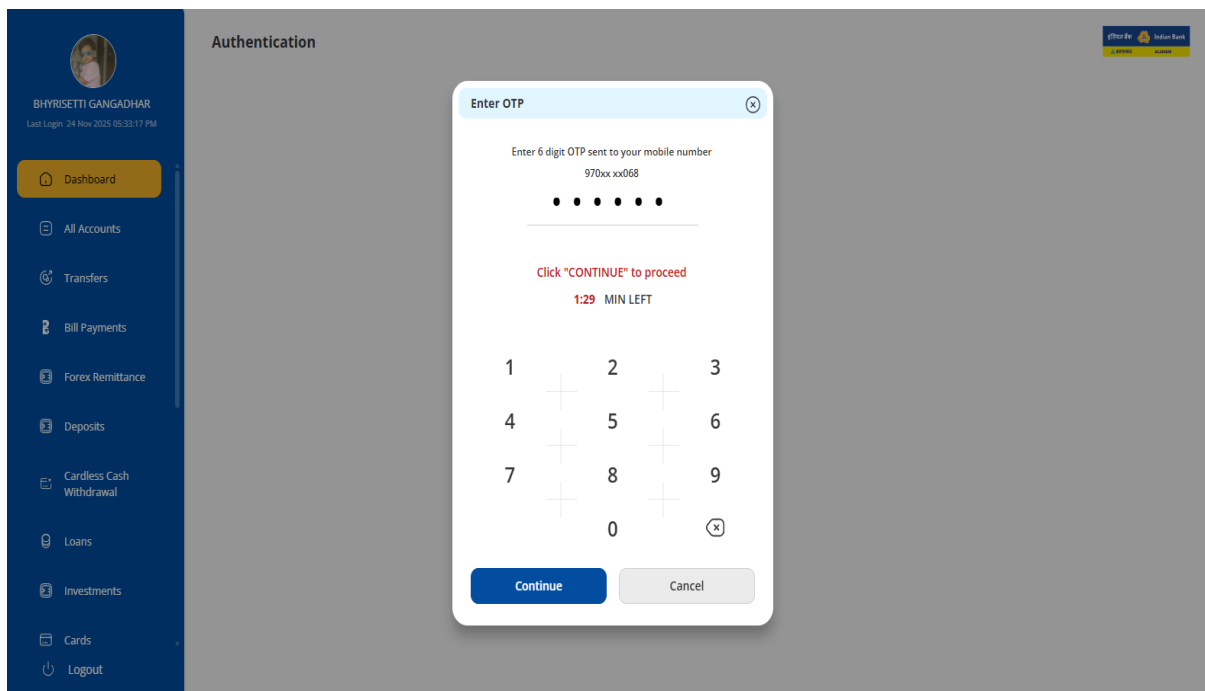
Card Actions

Card Statement Set/Reset Card PIN Manage Limits

Step 4: User can enable / disable Contactless Purchase-NFC and can set / change Per Transaction Limit and Daily Limit under “Manage Limits” options available under “Card Actions” in Credit Card dashboard.



Step 5: Review and Confirm the changes followed by T PIN and OTP authentication.



Step 6: On successful authentication, “Contactless Purchase-NFC” limits will be updated for the selected credit card.

