

User Manual for making payments for e-commerce purchases using Rupay Debit/Kisan Cards

1. Now, J&K Grameen Bank Customers having Rupay Card can make purchases on e-commerce websites, can now purchase rail, road and air tickets online or buy goods and services from retail chains. Customers can also transfer funds to wallets using JK Grameen Bank Debit Cards.
2. Please get in touch with your bank for registering your mobile number. Do not forget to update the same every time you change your number.
3. On any Merchant's Payment Website, once the user proceeds to make payment, he/she is prompted to select the mode of payment. Generally, the available options are viz. BHIM UPI, Debit Card, Credit Card, Net Banking, Wallet etc.
4. The customer shall select Debit Card option and he/she will be asked to enter the credentials (Debit Card Number, Expiry Date, CVV, Name on Card) as shown appended screenshot. CVV is three digit number printed on the back of card.
5. If Credentials are correct, appended Screen will appear asking for OTP sent to customer's registered mobile number. Enter the OTP and press Submit button.
6. If OTP not received, Request you to wait as delivery of OTP depends on signal strength of your telecom carrier in your current location. Alternatively, if you still do not receive OTP after considerable amount of time, please click on "Resend OTP" button. If you continue to face problems with the receipt of OTP (delayed/ non-receipt) please report the same to your bank immediately.
7. Please Check for Rupay and Bank's logo on the screen for authenticity of the screen.
8. Merchant Website shall confirm for the success/failure of the transaction.
9. For Dispute resolution/grievances, contact Bank's Helpdesk at (0191)-2490465, 7051510170, 7051510173. E-mail Id of Helpdesk is cardcare.hoj@jkgb.in .