

## Enhancing Security of KMRL Axis Bank Kochi1 Card Transactions

# As per RBI mandate, Axis Bank has implemented 'Manage Limit' feature in KMRL Axis Bank Kochi1 App to enhance security of KMRL Axis Bank Kochi1 Card.

#### As per this mandate, Banks need to -

- a. Enable only contact based transactions at the time of issuance of new cards and disable retail contactless and e-commerce transactions on card by default.
- b. Provide facility to enable/disable retail contactless and e-commerce transactions, and set limit to retail contact, retail contactless and ecommerce transactions.
- c. For existing customers, banks to decide whether to disable ecommerce and retail contactless transactions but mandatorily disable those transactions if customer has never done those transactions.

# Additional implementation by Axis Bank for managing card chip balance on Kochi1 Card -

• In new version of Kochi1 App, customers will also be able to reduce card chip balance limit on Kochi1 App from Rs.2000 to any value up to Rs.500. For example, if a customer has set card chip balance limit of Rs.500 and adds money worth Rs.2000, then Rs.1500 can remain in e-balance for e-commerce transactions. When customer updates new chip limit in Kochi1 App, she/he will be required to dip the card in AVM (Add Value Machine) or RCTM/TVM to reflect new limit on Kochi1 Card.

## How does this benefit the customer?

- 1. These will make Kochi1 Card more secure as customers can enable (switch ON) / disable (switch OFF) transactions just by a click on app.
- 2. Customer can set lower card chip limit thereby having balance for e-commerce transactions.

# Download latest version of Kochi1 App from here:

- **PlayStore :** https://play.google.com/store/apps/details?id=com.transitfe
- App Store : https://apps.apple.com/in/app/kochi1-from-kmrl-axis-bank/id1573540630

## How to manage Kochi1 Card limit using Kochi1 App -

	← Manage Limit	← Manage Limit
Change MPIN You can change your MPIN	YOUR KOCHI CARD TOTAL BALANCE LIMIT	MANAGE YOUR RETAIL TRANSACTIONS LIMIT
	₹ 5000	
Manage Limit	13000	Retail POS - Contactless
You can change your kochi1 card usage limit.	You can have maximum balance or total spends up to this	Your Kochi1 Card will be tapped at POS terminals.PIN is not
	limit in a month	required for payments.Suitable for low value transactions
Add/Modify SOS Contacts	Update your full KYC details and get card limit upto ₹ 20000.00	₹ 2000
You can change your kochi1 card usage limit.		
	CARD E-BALANCE LIMIT	₹1 ₹200
	₹ 3363	
lect on 'Manage Limit' from Settings and select	e-Balance limit -Kochi1 Card limit - Chip Balance limit	
red sub-features	You can use this balance for shopping at retail or online marketplace	Retail POS - Contact
	spends	Your Kochi1 Card will be swiped / dipped at POS terminals.PIN
		is required for payments.Suitable for high value transactions
OR		₹ 2000
	CARD CHIP BALANCE LIMIT	
	₹ 1637	₹1 ₹500
3:38 🛞 🔳 🕶 🛛 💱 🗆 💎 🗖 🖌	MANAGE LIMIT	
Available balance		E-Commerce
e asiance sos ?	₹500 ₹2000	Your Kochi1 Card will be used for e-commerce / online
· · · · · · · · · · · · · · · · · · ·	SUBMIT	payments.
	Last updated as on 26 Mar.2021	₹ 1500
Card e-Balance ₹ 88.01	You can use this balance for offline spends such as metro travel.	11500
CO (00.01 ) (2749.51	shopping, etc. Please remember to dip your card in Add Value Machine	₹1 ₹300
Manage Limit Learn More TOP-UP	at metro stations to reflect the new limit on card chip.	246.00
Manage Limit Learn More TOP-UP	MANAGE YOUR DETAIL TRANSACTIONS LIMIT	
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