

MODALITY/GUIDELINES  
FOR  
NCC VISA DEBIT CARD SERVICES

- *CARD DEPARTMENT*



**NCC Bank**  
नेपाल क्रेडिट एंड कमर्स बैंक लि.  
Nepal Credit & Commerce Bank Ltd.

## MODALITY/GUIDELINES FOR NCC VISA DEBIT CARD SERVICES

### NCC VISA Debit Card:

**ATM/Debit Card** is plastic money which provides an alternative payment method to cash. Functionally, it can be called an electronic check, as the funds are eventually withdrawn from the respective bank account. ATM/Debit Card can be used for cash withdrawal/ balance enquiry from ATMs and also can be used at POS for purchase of goods & services.

**POS:** These are outlets where business transaction occurs and the sales transactions can be directly debited to the customer's bank account.

**VISA** provides consumers, businesses, financial institutions, and governments with access to the world's largest retail electronic payments network through a range of VISA-branded products and services that are designed to deliver choice, convenience and security. VISA Card is a payment card, which enables cardholders with the option of making purchases of goods and services at different merchant locations as well as cash withdrawal & balance enquiry from any VISA accepting ATMs in worldwide countries.

**NCC VISA Debit Card** can be used in any of the ATMs and POS machines displaying VISA Logo for cash withdrawal, balance enquiry or purchase of goods & services from various merchants like departmental stores, hospitals, retail shops etc throughout Nepal and India only.

In addition, NCC VISA Debit Card enables wider access to VISA Card acceptable more than 400,000 ATMs and 2.5 million Point of Sales (POS) terminals in Nepal and India. With NCC VISA Debit Card one can access one's account 24-hours a day, 7 days a week and enjoy greater convenience to facilitate one's banking and financial needs.

NCC VISA Debit Card will be under the shared service network of Nepal Investment Bank Ltd. with effective from live date **Saturday, July 6, 2013**. After that live date, NCC Bank will gain a lot advantage from NIBL its own 71 number of ATMs and more than 400 numbers of ATMs of its member banks as well as there are altogether more than 1500 number of POS machines of NIBL and its member banks at merchant outlets in Nepal which means NCC Bank's customer can enjoy mentioned number of ATMs to use card for transaction with minimal cost charge and also they can use card for purchase of goods and services at POS machine deploy at mentioned number of merchant outlets.

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NCC VISA Debit Card can also be used at NPN (National Payment Network) Member Banks ATMs for cash withdrawal / balance enquiry transaction.

NCC VISA Debit Card can be issued to both the current and savings accounts. The cards issued to all type of accounts are valid for a period of three years and shall have to be renewed on expiry.

**Procedures to Issue NCC VISA Debit Card:**

The procedures to issue NCC VISA Debit Card are listed as below for maintaining uniformity in all branches.

- 2.1 **Duly** filled application form for request for a NCC VISA Debit Card is submitted to Customer Service Department (CSD) by the customers of respective branches.
- 2.2 Application form is verified and approved at the branch by the concerned authorities (i.e. Operation In-charge / Branch Manager) in order to validate the request.
- 2.3 On receipt of the approved application, CSD will make a list of cards to be issued for the day as per details on the application form. The application forms should be retained at the branches and filed in the respective mandates of the account holders. The list is then mailed to the Card Department at Corporate Office for further processing (**Format 1**). To ensure post facto authorization the mailed list should be followed by an authorized signed copy. The card request list to be mailed to the Card Department should be ensured as follows:
  - 2.3.1 New Card Request List Number (NCRLN) should be synchronized with the serial number at the beginning of the fiscal year and the same followed throughout the year.
  - 2.3.2 The list of cards to be issued should always be sent in the prescribed format. The list shall be kept on hold if any deviation is observed.
  - 2.3.3 Account holder's name "**to be embossed in the card**" should not exceed 20 characters (including space between names). Avoid using Mr., Dr. Er etc. in the card.
- 2.3.4 Account number of the customer should be written clearly with the respective branch code i.e.; 003 - 003000111111S (**003-Branch Code, 003000111111S-Customer Account Number**).

Otherwise the list will be sent back to the concerned branch for necessary corrections.

- 2.3.5 "Remarks" portion of the request sheet (**Format 1**) should be clearly filled (i.e. Fresh Issue or Renewal etc.)
- 2.4 On receipt of the mails from the branches for issue of cards, the Card Department shall compile the lists and the same is sent to NIBL along with the blank cards & PIN Mailers for embossing and encoding. (**Format 2**).
- 2.5 Embossed and encoded cards along with the PIN mailer are received from NIBL, as per the list (**Format 2**), after completing the necessary process at their end generally within four to five days.
- 2.6 Embossed & encoded cards and the PIN mailer are segregated at the Card Department and dispatched accordingly to the respective branches. It should be ensured that the card and PIN mailer are not damaged. Otherwise, it should be sent back to NIBL for replacement.
- 2.7 Branches should ensure that the cards and the PIN mailers received at their end are as per the list sent from their ends. The acknowledgement of receipt should be faxed to the Card Department.
- 2.8 The branches should also ensure whether the cards have been properly embossed and the PIN mailers have not been damaged in transit. If any discrepancies are noticed, the said card along with PIN mailer should be kept on hold for reprocessing.
- 2.9 Card along with the PIN mailer are handed over to the respective account holder(s) and the same is recorded in the Debit Card Issue Register (**Format 3**) as a proof of delivery. The customer card receipt letter (**Format 4**) and the customer cover letter (**Format 5**) also have to be issued to respective account holder(s) from CSD during issuance of the card & the customer signed card receipt letter should be filed properly.
- 2.10 Only after the card along with PIN mailer is handed over to the customer, branches should send a mail followed by an authorized copy to the Card Department for activation thereof (**Format 6**). This is an important process from the security point of view and any deviation in this regard shall not be accepted.

**3. Joint/Supplementary Card holder:**

- 3.1. ATM/Debit cards may be issued in joint accounts and/or as a supplementary card. However in any case, the account holder shall be liable for all transactions, charges and fees levied to the account. In case of Joint accounts, card can be issued if and only if, the account is operated by any one single signatory. However, card cannot be issued where more than one signatory is required.
- 3.2. Fresh supplementary card issuance request (**Format 1**) should be entertained by obtaining written request from the account holder(s) along with properly filled KYC form of supplementary card user(s).
- 3.3. Signatures of account holder(s) and the supplementary card user(s) should be obtained in the application form as required.
- 3.4. The form should be properly verified and approved by the concerned authority to validate the request.

**4. Card Activation:**

Based on the nature of request by the branches, the Card Department executes the requests of activation, block/unblocking, refreshing PIN code etc. on real time basis. The Card Activation Program is located at the Card Department for facilitating the same. The request mail to the Card Department for activation of cards shall be sent by the Branch Manager/Operation In-charge and not the person delivering the cards or PIN mailers to the customers. The mail should be followed by an authorized copy as per the format (**Format 6**).

**Note:** - Due to the migration phase in which NCC VISA Debit Card is issued in replacement of NCC SCT Debit Card, NCC VISA Debit Card can only be activated from first attempt of cash withdrawal at ATM by concerned cardholder otherwise until then it cannot be activated. This activation process applies to existing active NCC SCT Debit Card users only. However for new customers (except NCC SCT Debit Card User) the whole card activation process is as per existing process mentioned above (**Format 6**).

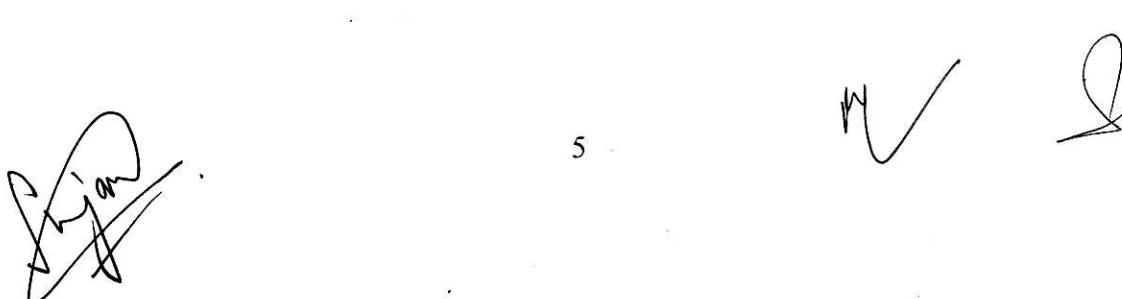
**5. Steps/ Procedures in case of Loss of NCC ATM/Debit Card:**

- 5.1. A request letter pertaining to loss of debit card(s) and instruction thereto to block/stop lost cards should be obtained from the accountholder(s) (**Format 7**). However verbal instructions may also be considered on practical ground subject to obtaining written instruction, not having contrary to the prior instructions, at the earliest.
- 5.2. Cards in question should immediately be stopped / blocked as soon as instruction is received.
- 5.3. On receiving the written request, it should be verified and approved for further processing and recorded in the Debit Card Lost Register (**Format 8**).
- 5.4. The client should be notified that bank will not be liable for any cash loss due to whatsoever reason(s) despite reasonable care and caution exercised by the Bank.
- 5.5. The procedure to issue a new card in replacement for a lost one is the same as the one for issuing a fresh one.

**6. Request for Re-PIN Code, Card Capture and Non-Dispense of Cash:**

The customers may come with various complaints in regard to the use of cards. The most common are request for a new PIN Code, Capture of Cards at ATM terminals and Non-Dispense of Cash. In all the cases, a written complaint is lodged at the CSD and on basis of the written complains a mail is sent to the Card Department for addressing the grievances. The Card Department will need to address the complaint at the earliest. The tentative time needed for the complaint to be addressed need to be communicated by the Card Department to the respective branch.

**1. Re-PIN Code:** The request for a New PIN Code is done when the customer forgets or misplaces the PIN Code. The request for a New PIN is lodged at the CSD (**Format 9**) and the same is authenticated and mailed to the Card Department retaining the written request at the branches. It should be filed properly for future records at the branches. On basis of the mail received (**Format 10**) the Card Department shall forward the request to NIBL. On receiving the New PIN Code from NIBL, the Card Department shall dispatch the same to the respective branches for final handover to the customer. The PIN mailer with the New PIN Code should be ensured that it is not damaged and received by the requesting customer.

A large area containing several handwritten signatures and initials, likely representing approvals or signatures of relevant staff members.

**2. Card Capture:** Sometimes cards are captured by ATM while using them at various terminals. The request for getting back the Captured Card is lodged at the CSD (**Format 11**) which should be duly notified to Card Department. The return of captured cards is coordinated by NIBL and brought to the bank on notification. On arrival, it is dispatched to the respective branch and received accordingly. Our own cards captured at our own terminals may be returned to the customers by the branches themselves ensuring that it is handed over to the right person after recording the details in the Capture Card Register (**Format 12**) and received accordingly.

**3. Non-Dispense of Cash:** Non Dispense of Cash is the instance where a transaction is performed and the account of the respective account holder is debited without dispensing cash. A written complaint is lodged (**Format 13**) and the same is forwarded to the Card Department for authenticating and the necessary rectification. The necessary reversals are done by the Card Department in coordination with NIBL on verifying the same. The case may be for partial dispense of cash as well. However, such cases are rare.

#### **7. Damaged Cards:**

If a card is damaged within its validity, the only remedy is to issue a new card in replacement recovering the applicable charges.

#### **8. Renewal of Card:**

The procedure to renew an ATM/Debit Card is the same as the issuance of a new card. It is advisable that the old expired card be surrendered to the Bank.

#### **9. ATM Cash Management:**

ATM cash accounts are in the respective branches where the ATM is located or managed by the branch. Such ATM cash accounts are to be updated by physical cash refill to ATM in the following manner:

- 9.1. For cash refill, first bring the ATM in maintenance mode.
- 9.2. Check and confirm the system balance in the ATM Cash Account.
- 9.3. Confirm with the Card Department for any adjustments or reversals before refill.
- 9.4. Copy the electronic journal on to the compact disc (CD) for sending it to the Card Department. Regardless of refill, the e-journal has to be sent to the Card Department at least once a week or at any time as per the requirement of Card Department.
- 9.5. Take out the cash refill cassettes and physically count the bills.



- 9.6. Book the excess/short cash in ATM Excess/Short Account and send the details to Card Department by email (**Format 14**).
- 9.7. Refill the ATM machine noting the refill details in the Cash Refill Log (**Format 15**).
- 9.8. After refill process at the ATM, use Supervisor Card as provided by the Card Department to input refill data cash denomination at the ATM so as to give acknowledge to NIBL switch System.
- 9.9. After completed whole process of ATM cash refill, check the ATM either is in online position or not & if not then inform to the card department.
- 9.10. All ATMs are to be immediately refilled once the cash position goes below Rs. 3, 00,000/- . Once this refill level is reached, the machine will face dispensing difficulty and dispute transactions are more likely to occur.
- 9.11. The key and the password/ numbers to the combination lock to the cash vault of the ATMs are to be kept under dual control and the spare keys and the password/numbers to the combination lock sealed in an envelope and lodged in the security room of the respective branches. Any changes to the password or numbers would have to be updated and sealed again repeating the process.

#### **10. Settlement of ATM/POS Transactions:**

All the settlement and reconciliation of ATM/POS transactions are done at Card Department, Corporate Office on a daily basis. The settlement of transaction are done on the next day of transactions as per web report of NIBL and the final debits and credits are done on our accounts maintained with the settlement banks.

The settlement is done on basis of the total Receivable and Payable as per the use of cards on the NIBL Network/VISA Network.

**Receivables** – This is the total amount of the day's transactions hit at OUR ATM/POS Terminals by the Card users of OTHER banks and financial Institutions. These are referred to as others bank's Transactions.

- ***Other Bank's Card at our ATM/POS terminals***

**Payables** – This is the total amount of the day's transactions hit at OTHER banks or financial institutions' ATM Terminals by OUR Card users.

- ***Our Bank's Card at Other Bank's ATM/POS terminal.***

**Note:** Only when other bank's cards are used at our ATM terminals and vice versa, the settlement of transactions is required. Otherwise the transactions are automatically balanced on real time basis, if transactions are done by our customers at our own ATM terminals. However, reconciliation of the use of our cards at our own terminals has to be done as per the web report of NIBL.

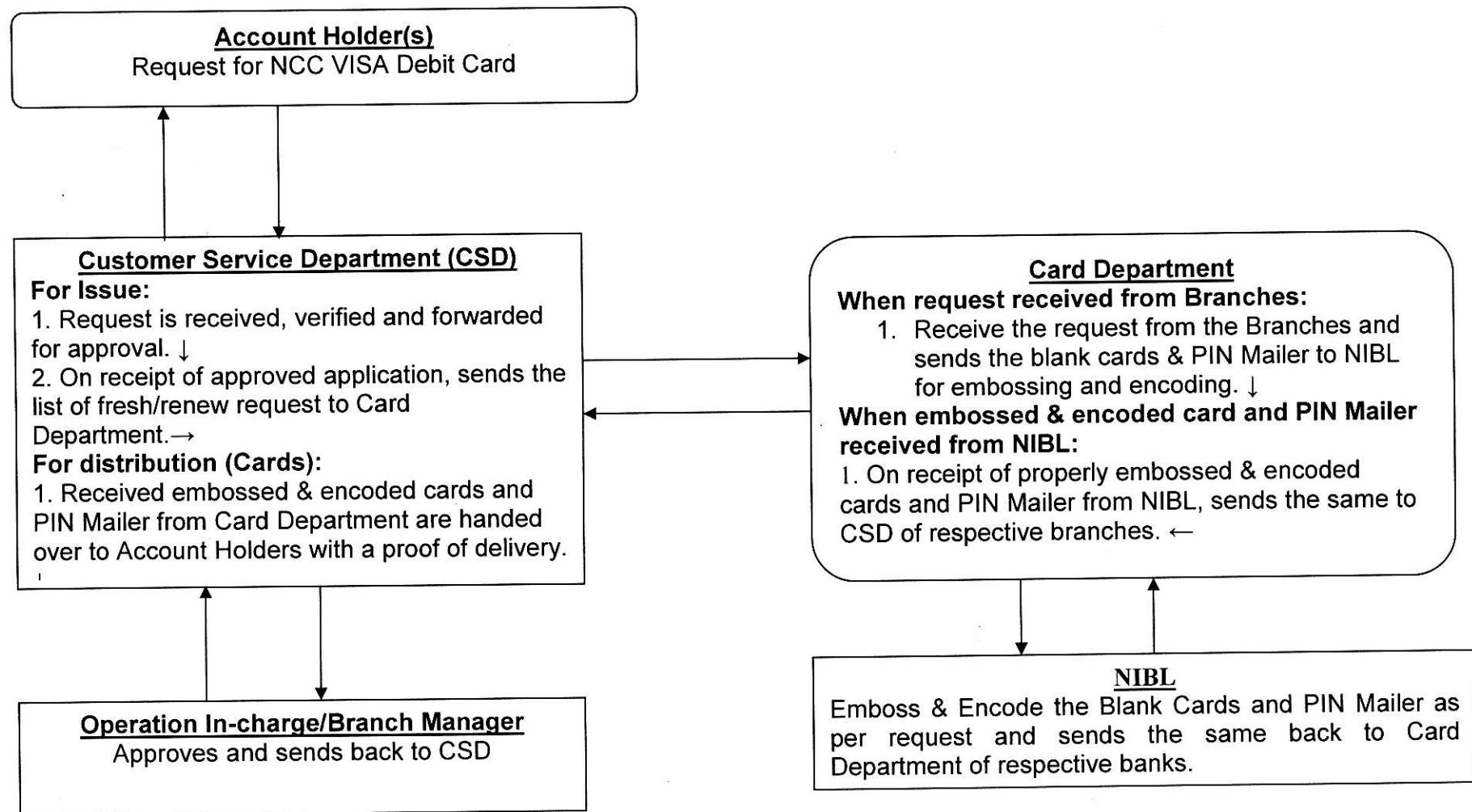
**List of Receivable and Payable Accounts opened at Pumori system used for NCC VISA Debit Card Transaction.**

S.N	Branch Code	Particulars	Currency	Account Number
		<b>Receivable Account Name</b>		
1	000	NIBL/MEM ATM Receivable	NPR	9281302010100
2	000	NIBL/MEM POS Receivable	NPR	9281302020100
3	000	VISA ATM Receivable	INR	9281302031100
4	000	VISA ATM Receivable	USD	9281302032100
		<b>Payable Account Name</b>		
5	000	NIBL/MEM ATM Payable	NPR	9161307100100
6	000	NIBL/MEM POS Payable	NPR	9161307110100
7	000	VISA ATM Payable	NPR	9161307140100
8	000	VISA POS Payable	NPR	9161307150100

# Branch Code: - Corporate Office





NCC VISA Debit Card Issue Process ( Flow Chart)

**NEW TRANSACTION CHARGES AND TRANSACTION LIMIT  
FOR NCC VISA DEBIT CARD**

**Effective from Saturday, July 6, 2013 (Ashad 22, 2070)**

**TRANSACTION CHARGES APPLICABLE TO NCC VISA DEBIT CARD USED AT ATM:-**

S.N	Particulars	Applicable Country	Cash Withdrawal Charge Amount (NPR) PER Transaction	Balance Enquiry Charge Amount (NPR) per Transaction
1	NCC VISA Debit Card used at NCC Bank's ATMs	Nepal	NIL	NIL
2	NCC VISA Debit Card Used at other NIBL/NIBL VISA Member Bank's ATMs	Nepal	NPR. 20.00	NPR. 5.00
3	NCC VISA Debit Card Used at other Bank's ATMs under NPN	Nepal	NPR. 20.00	NPR. 5.00
4	NCC VISA Debit Card Used at other Bank's ATMs except NIBL/NIBL VISA Member Bank's/NPN ATMs	Nepal	NPR. 150.00	NPR. 50.00
5	NCC VISA Debit Card Used at other Bank's ATMs	India	NPR. 250.00	NPR. 50.00

**ATM CASH WITHDRAWAL TRANSACTION LIMIT FOR NCC VISA DEBIT CARD:-**

S.N	Particulars	Transaction Limit Amount (NPR.) in Nepal	Transaction Limit Amount (INR.) in India.(As per Nepal Rastra Bank)
1	Maximum Cash Withdrawal Amount per Transaction	16,000.00	10,000.00
2	Maximum Cash Withdrawal Amount per Day	50,000.00	10,000.00
3	Maximum Cash Withdrawal Amount per Month	4,00,000.00	1,00,000.00

## POS TRANSACTION LIMIT FOR NCC VISA DEBIT CARD:-

S.N	Particulars	Transaction Limit Amount (NPR.) in Nepal	Transaction Limit Amount (INR.) in India
1	Maximum Amount per POS Transaction	1,00,000.00	62,500.00
2	Maximum POS Transaction Amount per Day	1,00,000.00	62,500.00
3	Maximum POS Transaction Amount per Month	4,00,000.00	2,50,000.00

Note:-

# **Total Daily Count (Purchase+ Cash Transactions): 10 Times a Day applicable to both Nepal And India for NCC VISA Debit Card Transactions.**

# **Mini Statement (Last 5 Transactions) Charge: NPR.5.00 through use of NCC VISA Debit Card at NIBL/NIBL Member Bank's/NPN ATMs but with free of charge for Mini Statement by use of NCC VISA Debit card at NCC ATMs.**

# **NCC VISA Debit Card can be used at any VISA card Acceptable ATMs and POS machine of Banks & Financial Institutions in Nepal and India only.**

# **POS (Point of Sales) is used for purchase of goods and services through the use of card without any charge.**

# **NIBL(Nepal Investment Bank Ltd.) is the Principal Member of the VISA through which Nepal Credit & Commerce Bank Ltd. has got VISA Associate Membership from VISA and has sharing their Network for Card Transactions.**

# **NPN (National Payment Network) is a network of NIBL which facilities aspiring financial institutions to issue & acquire National brand of Debit, Credit & Prepaid Cards and connecting together of NIBL and its member banks & Financial Institutions through their financial switching system along with banking host to facilitate card transaction through ATM & POS for cash withdrawal/balance enquiry and purchase of goods/ services respectively.**

# **NCC VISA Debit Card's Issuance/Annual/renewal or other charges are as per the existing NCC Bank's Standard Tariff and if any amendment in charges occurred then amended charges will be notified immediately.**

**# With effective from Saturday, July 6, 2013 (Ashad 22, 2070), SCT Network's Banks ATMs will be treated as other Bank's ATMs except NIBL/NIBL VISA Members Banks/NPN ATMs and charges NPR.150.00 for withdrawal & NPR. 50.00 for balance enquiry will be applied for NCC VISA Debit Card Transaction at SCT Network's Banks ATMs.**

**# Commissions/Charges of NCC VISA Debit Card can be credited / Debited as provided by the Settlement Bank i.e. NIBL to branch's ATM or Card commission/charge account as per the requirement by the card department in reference to agreement between Nepal Credit & Commerce Bank Ltd. and Nepal Investment Bank Ltd.**

**NCC VISA Debit Card can be used at any of following NIBL/NIBL Member Bank's ATMs/POS:-**

**VISA Principal Member**

1. Nepal Investment Bank Limited(NIBL)

**VISA Associate Members**

2. Macchapuchhre Bank Limited
3. Kumari Bank Limited
4. Global IME Bank Limited
5. Rastriya Banijya Bank Limited
6. Siddhartha Bank Limited
7. Sunrise Bank Limited
8. Citizen Bank International Bank Limited
9. Prime Bank Limited

**NCC VISA Debit Card can be used at any of following National Payment Network(NPN) Member Bank's ATMs:-**

1. Business Development Bank Ltd.
2. Nepal Share Market & Finance Ltd.
3. Himchuli Bikash Bank Ltd.
4. United Finance Ltd.
5. Manakamana Development Bank Ltd.
6. Tourism Development Bank Ltd.
7. Birgunj Finance Ltd.
8. Narayani National Finance Ltd.
9. Muktinath Bikash Bank Limited
10. Nepal Consumer Development Bank Limited
11. Garima Bikash Bank Limited
12. Fewa Finance Limited
13. Sewa Bikas Bank Limited
14. OM Finance Limited
15. Agricultural Development Bank Limited
16. Yeti Finance Limited
17. Butwal Finance Limited
18. Social Development Bank
19. Subhechha Bikash Bank Limited
20. Nepal Industrial Development Corporation Limited
21. Gandaki Bikash Bank Limited
22. Siddhartha Finance Limited
23. Century Commercial Bank Limited
24. Mission Development Bank Limited
25. Shubhalaxmi Finance Limited
26. Civil Bank Limited
27. Tinau Development Bank Limited
28. Guheshowari Merchant Banking & Finance Limited
29. H & B Development Bank Limited

**Basic Accounting Entries to be done by Respective Branches****1. Entry at the time of Cash Refill at ATM Machine:**

ATM Cash NPR A/C (A/C No. 9210401010100)	Dr.
Teller Cash NPR A/C (A/C No. 9210101010100)	Cr.
(Transfer from Teller Cash A/C to ATM Cash A/C)	

**2. Entry at the time of Excess ATM Cash**

ATM Cash NPR A/C (A/C No. 9210401010100)	Dr.
ATM Excess/Short NPR A/C (A/C No. 9161302040100)	Cr.

**3. Entry at the time of Short ATM Cash**

ATM Excess/Short NPR A/C (A/C No. 9161302040100)	Dr.
ATM Cash NPR A/C (A/C No. 9210401010100)	Cr.

# The Above mentioned ATM Cash A/c number & ATM Excess/Short A/C number may be different at branch which handles/operates more than one ATMs because each ATM's ATM Teller Cash account and ATM excess number should be unique account number respectively.

**Format 1 (Request for New Card From branch to Card Department)**

## Request for New Card from Branch to Card Department

Nepal Credit And Commerce Bank Limited

Branch .....

Date: .....

## New Debit Card Request List Number: .....

CLIENT CODE	BANCHC ODE	TITLE	FAMILY NAME	FIRST NAME	EMBOSSED NAME	MARITAL STATUS	DATE OF BIRTH	ADDR ESS	CITY CODE	ACCOUNT NUMBER	MOBILE NO	PHONE NO	EM AIL	EXISTING CARD NO	LIST NO	DISPATC H TO	REMA RKS
0006583 6	001	Mr/Ms/ Mrs	SETHIA	HARISH	HARISH SETHIA	Married/Sin gle	DD-MM- YYYY			00800100100000 01609							
0000912 7	003	Mr/Ms/ Mrs	SHRESTHA	CHANDRA KIRAN	CHANDRA K SHRESTHA	Married/Sin gle	DD-MM- YYYY			00800300300019 6421M							

**Important points to be remember.**

- Account no. must be in proper format.(19 DIGIT)
- Embossed name should not exceed 20 characters as it will be printed on the front part of the card.
- Do not use any unnecessary symbol / Special Character in Customer name field.

**Total Number of New Request: .....****Authorized Signature****Authorized Signature**

**Format 2 (Request for New Card from Card Department to NIBL)****Request for New Card from Branch to Card Department**

Nepal Credit And Commerce Bank Limited

..... Branch

Date: .....

**New Debit Card Request List Number(s) .....**

CLIENT CODE	BANCHC ODE	TITLE	FAMILY NAME	FIRST NAME	EMBOSSED NAME	MARITAL STATUS	DATE OF BIRTH	ADDR ESS	CITY CODE	ACCOUNT NUMBER	MOBILE NO	PHONE NO	EM AIL	EXISTING CARD NO	LIST NO	DISPATC H TO	REMA RKS
0006553 5	001	Mr/Ms/ Mrs	SETHIA	HARISH	HARISH SETHIA	Married/Sin gle	DD-MM- YYYY			00800100100000 01609							
0000912 7	003	Mr/Ms/ Mrs	SHRESTHA	KIRAN	CHANDRA K SHRESTHA	Married/Sin gle	DD-MM- YYYY			00800300300019 6421M							

**Important points to be remember.**

- Account no. must be in proper format.(19 DIGIT)
- Embossed name should not exceed 20 characters as it will be printed on the front part of the card.
- Do not use any unnecessary symbol / Special Character in Customer name field.

**Total Number of New Request: .....****Authorized Signature**

**Authorized Signature**


### **Format 3**

## **Debit Card Issue Register**

*[Signature]*

14

**Format 4 (Customer Card Receipt Letter)**

Date:- xxxxxxxx

**MR. xxxxxxxxxxxx  
Bagbazar, Kathmandu,  
Nepal**

**DEAR MR.xxxxxxx**

We would like to thank you for selecting NCC VISA Debit Card. NCC VISA Debit Card Services will certainly enable you to use our banking services effectively and provide you comfort and security.

Your Card NO. is **XXXXXXXXXXXXXXXXXX**

If you have any queries regarding our VISA Debit Card Services, you may contact us at **Phone No.01-4246991 ( Ext No. 309,310,311 ) between 9:45 AM to 5:00 PM** or logon to [www.nccbank.com.np](http://www.nccbank.com.np) for more information. In addition you can also call on **Phone No. 01-4445301(Direct line)** for any card services e.g Card block etc. **before 9:45 A.M & after 5:00 PM** and also on **Public Holidays**.

We assure you of our best services at all times.

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**Authorized Signatory**

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*I acknowledge receipt of this letter along with a Card and PIN Code. The acceptance of this letter along the Card means I have understood and accepted the Terms and Conditions applied by the Bank regarding the use of NCC VISA Debit Card.*

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**Cardholder's Signature**Cardholder Name: **MR.xxxxxxx**Date : **DD/MM/YYYY**Debit Card NO. **XXXXXXXXXXXXXXXXXX**

**NOTE: - NCC VISA DEBIT CARD CAN BE USED FOR CASH WITHDRAWL AND BALANCE ENQUIRY / MINI ACCOUNT STATEMENT (LAST 5 TRANSACTIONS) NOT ONLY FROM ATMs IN NEPAL BUT ALSO FROM ALL ATMs IN INDIA WHERE VISA CARD ACCEPTABLE. IN ADDITION, NCC VISA DEBIT CARD CAN ALSO BE USED AT POS MACHINE FOR PURCHASE OF GOODS & SERVICES IN NEPAL AND INDIA.**

**Format 5 (Customer Cover Letter)**

Mr. xxxxxxx  
Bagbazar,Kathmandu.,  
Nepal.

Date:-xxxxxxxx

**Subject: - New Product Launch - NCC VISA Debit Card**  
Dear Cardholder,

**Nepal Credit and Commerce Bank Limited** is an "A" class Commercial Bank, commencing its operation since 1996 A.D.. Within a period of almost 18 years, NCC Bank Ltd. has been successful to establish itself as a business Bank to the society and earned the much desired confidence and faith from various sectors of the economy. Government Institutions, Private Institutions as well as Corporations have extended cooperation and patronized our Bank by placing substantial amount of deposits with us. All leading Business groups of Nepal have established business relationship with us. Due to this continuous support and trust from all the sectors, the Bank has been able to open 22 branches and 26 numbers of ATMs scattered in Far Western Region to Eastern Region (Kathmandu (6), Banepa, Lumbini, Siddhartha Nagar, Biratnagar, Barabise, Birgunj, Narayanghat, Mahendra Nagar, Pokhara, Kalaiya, Birtamod, Butwal, Lahan, Attariya, Baitadi and Doti). Shortly, new branches at Bijuwar, Pyuthan and Malangawa, Sarlahi are being added in this network.

Our continuous endeavor in the banking sector for past seventeen years in delivering personalized banking services to our customers adds facilitating our customers with more additional products and benefits. With the aim of achieving more customer satisfaction, we have always provided innovative, enhanced and world-class products and services to its customers. So, we are pleased to offer one more, in the form of Visa Debit Card for providing our valued customers with further flexibility in payment. The bank has been so far successfully facilitating the account holders with SCT Debit Card, Internet Banking & Mobile Banking in these past years. NCC VISA Debit Card can be used in any of the ATMs and POS machines displaying VISA Logo for cash withdrawal, balance enquiry or purchase of goods & services from various merchants like departmental stores, hospitals, retail shops etc throughout Nepal and India.

In addition, NCC VISA Debit Card enables wider access to VISA Card acceptable more than 400,000 ATMs and 2.5 million Point of Sales (POS) terminals in Nepal and India. With NCC VISA Debit Card you can access your account 24-hours a day, 7 days a week and enjoy greater convenience to facilitate your banking and financial needs.

Regarding additional product benefits, please also be informed that NCC VISA Debit Card can also be used at NPN (National Payment Network) Member Banks ATMs for cash withdrawal / balance enquiry transaction.

For any further information, we request you to contact us at 01-4246991, (Ext: - 309,310,311) Card Department, Bagbazar, Kathmandu, Nepal. You may also visit our website: [www.nccbank.com.np](http://www.nccbank.com.np) for other information regarding NCC Visa Debit Card.

Thanking You.

\_\_\_\_\_  
Authorized Signatory

**Format 6 (Request for Card Activation to Card Department from Branch)**

Date: .....

.....Branch  
New Card Activation List Number.....

S. No.	Name of Account Holder	Account No.	Card No.	Remarks
1.	ABC	00300011111S	4624160032885002	

Total Number of New Request for Activation: .....

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Authorized Signature

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Authorized Signature

**Format 7 (Customer request to Block /Stop the Card)**

Date:

Nepal Credit and Commerce Bank Ltd.

..... Branch

**SUB: Request to Block /Stop the Card**

Dear Sir/Madam,

This is to inform you that my/our ATM/Debit Card with Number ..... has been lost on ..... so I/we request you to block/ stop the card with immediate effect.

**Name of the Account Holder:** .....

**Account No:** .....

**Signature:** .....



## **Format 8**

## **Debit Card Lost Register**

*Srijan*

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MP

**Format 9 (Customer request for New PIN Code)**

Date:

Nepal Credit and Commerce Bank Ltd.

..... Branch

**SUB: Request for New PIN Code**

Dear Sir/Madam,

This is to inform you that the PIN Code for my/our Card Number ..... has been lost/ forgotten, so I/we request you to provide me with a new PIN code to operate my ATM Card.

**Name of the Account Holder: .....****Account No: .....****Signature: .....**

**Format 10 (Request for Re-PIN to Card Department)**

**Name of Bank:**

**Branch/Branch Code:**

**Requested Date:**

**No. of Cards:**

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**Authorized Signature**

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**Authorized Signature**



**Format 11 (Customer request to provide Captured Card)**

Date:

Nepal Credit and Commerce Bank Ltd.

..... Branch

**SUB: Card Captured**

Dear Sir/Madam,

This is to inform you that my/our **Card Number** ..... has been captured in ATM located at ....., so I/we request you to provide the card at the earliest.

**Name of the Account Holder:** .....

**Account No:** .....

**Signature:** .....

## **Format 12**

## Captured Card Register

**Terminal ID No.:** \_\_\_\_\_

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**Format 13 (Customer claim for Non-Dispense of Cash)**

Date:

Nepal Credit and Commerce Bank Ltd.

..... Branch

**SUB: Claim for Non-Dispense of Cash**

Dear Sir/Madam,

This is to inform you that my account was debited without dispensing cash while using my ATM card. Please arrange for refund accordingly.

The details of transaction are as follows:

**Amount:** .....

**Date of Transaction:** .....

**Point/ Location of ATM:** .....

**Name of Card Acquired Bank:** .....

**Card No:** .....

**Name of the Account Holder:** .....

**Account No:** .....

**Signature:**.....

#### **Format 14 (ATM Excess/Short Cash Log Book)**

**Terminal ID:** .....

**Branch Name:** .....

**Amount in Rs.**

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**Authorized Signature**

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**Authorized Signature**

## **Format 15**

**Terminal ID:** .....

**Branch Name:** .....

**Amount in Rs.**

## ATM Cash Refill Log

## ATM Cash Balance Log

 S. Jayaram

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