**0 FX Debit Card – Product Requirement Document**

**Product Brief**

The **Zero FX Debit Card** is a debit card variant enabled for both domestic and international usage, across **E-commerce, ATM, and POS (including contactless transactions)**.

Its key differentiator is **zero markup on international transactions** (i.e., no currency conversion charges).

The card will be linked to the customer’s **Airtel Payments Bank Savings Account**, allowing seamless domestic and international payments.

**Project Scope**

**What we are doing**

* Introducing a new debit card variant with international transaction capability.
* Enabling **0 FX markup charges** on all international transactions.

**Why we are doing it**

* To provide customers with a product that supports international transactions without additional charges.
* To create an additional revenue stream for the bank.
* To enhance convenience by allowing customers to carry **one card for both domestic and international use cases**.

**Key Metrics**

* Number of debit cards sold per month.
* Number of domestic and international transactions across use cases.

**User Journey**

**1) Debit Card Purchase**

* **New to Bank Customers**
  + Access Debit Card section on the Airtel Thanks App.
  + View and select the **0 FX Debit Card** option.
  + Multi-card purchase flow enabled within Debit Card section.
  + Summary page to display card proposition, offers, FAQs, and T&Cs.
  + Customer to confirm delivery address (fetched from CBS or newly provided).
  + Customer must accept T&Cs before proceeding.
  + “Pay Now” CTA leads to checkout.
  + Travel insurance add-on available; nominee and T&C details to be fetched/collected if not already present.
  + PAN card mandatory for purchase; to be collected if not updated in system.
  + Checkout completed with MPIN authentication.
  + Success screen with **payment confirmation** and **Track Order** option.
* **Existing Customers**
  + Shown upgrade option to 0 FX Debit Card.
  + Existing debit card will be cancelled and replaced with new 0 FX Debit Card.
  + Customer communication to highlight “Upgrade”.
  + Price adjustment if upgrade is within 11 months of previous card issuance.

**2) Track Order**

* Post successful order, customer can track delivery via Debit Card section in the app.
* Dedicated **Track Order CTA** available.

**3) Manage Debit Card**

* Debit card deactivated by default for all use cases.
* Customers to be notified to enable use cases (domestic and international) before transactions.
* Separate management of domestic and international use cases (E-com, ATM, POS, Contactless).
* PIN set required to activate ATM and POS transactions.
* Customers can:
  + Activate/deactivate card.
  + Manage transaction limits.
  + Set/change PIN.
  + Temporarily or permanently block the card.
* Clear confirmation (toast/bottom sheet/popup) to be shown for all actions.

**Important Considerations**

* One customer eligible for **one debit card per network** (Mastercard Insta or Personalized).
* Wearables remain separate products.
* Transaction limit thresholds (annual) to be communicated to customers.
* Card issuance/modulation via **EN stack**; customers previously onboarded on MTPL stack to also be eligible.

**Card Issuance & Management**

* Personalized debit cards to be issued in 2 variants via Mastercard:
  + Regular Debit Card (with FX markup) – BIN 529145, Program Code: MPD.
  + 0 FX Debit Card – new BIN (to be shared), Program Code: MWD.
* EN to provision international txn limits and manage use cases by program code.
* **Digital/Virtual card** issued instantly; physical card dispatched via vendor.
* Bank to call EN APIs with customer details for card issuance and lifecycle management.
* Digital cards to support:
  + Tokenization.
  + PIN set.
  + Temporary block/unblock.
  + Permanent cancellation.

**Personalization**

* MCT to handle embossing of personalized cards initially.
* Embo file format for both Regular and FX variants to be finalized.
* Alternate personalization vendors to be onboarded for flexibility.

**Host Processing Capability**

* Transaction processing APIs to support international transactions.
* FX markup (%) to be maintained at EN, configurable by program code.
* Phase 1: Rates hosted at Mastercard.
* Phase 2: Bank to provide daily currency conversion rates.
* API modifications to differentiate domestic vs international transactions.
* Required transaction fields:
  + Original transaction amount (foreign currency).
  + INR equivalent (post conversion).
  + Access fee (if applicable).
* Mastercard to provide **risk score** parameter; switch to pass to bank.

**Reconciliation & Reporting**

* Recon and settlement reports to be finalized with relevant teams.
* International transaction reporting to meet **regulatory requirements**.

**Build Version Controls**

* Minimum supported build version.
* Customers with lower builds to see error message:  
  *“Please upgrade to the latest version of Airtel Thanks App to use this feature.”*
* Build version check applicable to both debit cards and wearables.

**high level breakup**

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| FE ONLY |
| New Customer Journey |
| Debit Card section enhancement |
| 0 FX Card selection interface |
| Multi-card purchase flow |
| Summary page (proposition, offers, FAQs, T&Cs) |
| Address confirmation (CBS integration) |
| T&Cs acceptance workflow |
| Travel insurance add-on UI: |
| Nominee details collection |
| PAN card collection/validation |
| Checkout with MPIN authentication |
| Success screen with confirmation |
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| Existing Customer Upgrade |
| Upgrade option display |
| Price adjustment calculation UI |
| Upgrade confirmation flow |
| Card cancellation workflow |
| Upgrade communication messaging |
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| Card Management |
| Card status / Digital card display |
| Activation/deactivation toggles |
| Domestic vs International controls |
| Use case management (E-com, ATM, POS, Contactless): |
| Transaction limit management |
| PIN set/change functionality |
| Card blocking (temporary/permanent) |
| Confirmation UI (toast/bottom sheet/popup): |
| Use case enablement notifications |
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| API Integration |
| EN stack API integration |
| CBS integration for address |
| Travel insurance provider APIs |
| Payment gateway integration |
| Mastercard tokenization APIs |
| Vendor tracking APIs |
| Notification service APIs |
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| NFR & Framework |
| Error Handling Framework |
| RBAC & Authorization Framework |
| Security Framework |
| Logging & Monitoring Framework |
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