

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.0. For example, if a customer has set card chip balance limit of Rs.100 and adds money worth Rs.2000, then Rs.1900 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.

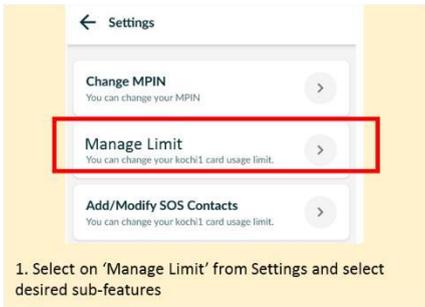
How does this benefit the customer?

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:

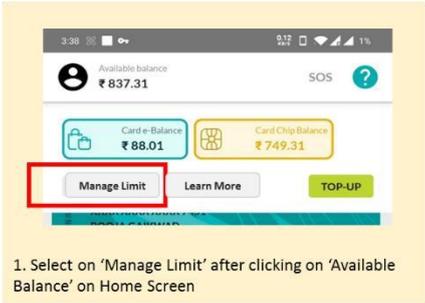
- **PlayStore** : <https://play.google.com/store/apps/details?id=com.transitfe>
- **App Store** : <https://apps.apple.com/in/app/kochi1-from-kmrl-axis-bank/id1573540630>

How to manage Kochi1 Card limit using Kochi1 App -

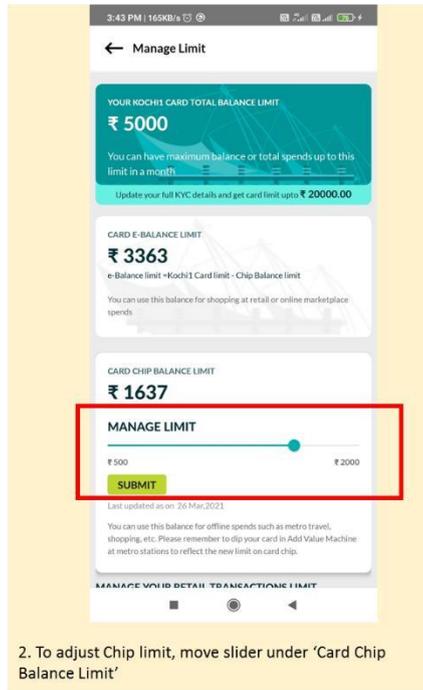


1. Select on 'Manage Limit' from Settings and select desired sub-features

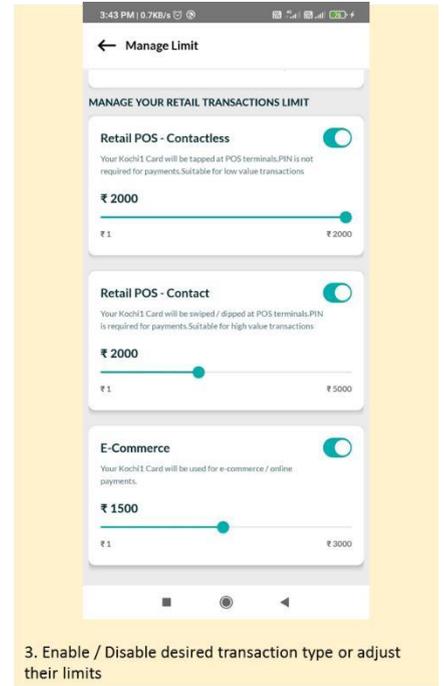
OR



1. Select on 'Manage Limit' after clicking on 'Available Balance' on Home Screen



2. To adjust Chip limit, move slider under 'Card Chip Balance Limit'



3. Enable / Disable desired transaction type or adjust their limits