

Retail contactless feature update:

KMRL Axis Bank Kochi1 card holders can now use their e-balance for contactless (tap and pay) payments at retail POS.

To make use of this option, cardholders need to mandatorily enable the “Retail POS contactless” transaction option through Kochi1 App and have sufficient e-balance available on their card.

In accordance with RBI guidelines, the maximum per transaction limit for contactless card transaction is ₹ 5,000/-

FREQUENTLY ASKED QUESTIONS:

1. How to avail this option?

- a. Login to Kochi1 App & go to *Settings*.
- b. Select *Manage Limit* option.
- c. Enable *Retail POS contactless* & set limit as desired (Upto ₹ 5,000)

2. Can I use balance on my card for contactless txn?

Only e-balance can be used. Cardholder can check the e-balance in the Kochi1 App.

3. I don't have e-balance; how can I use balance on my card for contactless retail txn?

Card chip balance can be used for offline ticket purchases at Kochi Metro and Kochi Water Metro. To use the card for retail contactless transaction, the card must have e-balance.

4. How to add e-balance?

Cardholder can top up their e-balance via Kochi1 App or the Integrated Customer Portal (ICP) on the Axis Bank website.

5. What are types of balances in the card?

E-balance	Card Chip Balance
Balance available for e-commerce payments, contactless retail POS transactions and QR ticket purchase through Kochi1 App	Balance available for tap and pay ticketing at Kochi Metro and Kochi Water Metro using card.

6. How are the various balances managed in the Kochi1 card?

When a card is dipped in POS machine at station counters/shops for the purpose of balance update, card top up, retail POS purchase (in contact modes i.e. card dipped into the terminal's slot), the e-balance available automatically transfers to the card chip balance upto the maximum limit configured in “card chip balance limit” option.

7. Can I stop contactless retail payments on my Card? How?

Cardholder can disable the *Retail POS contactless* option by accessing the Manage Limit section in the Kochi1 App the change will get effected immediately.

8. How can I raise dispute for retail contactless transactions?

Cardholder can call the customer service center at 18004194477, or email at transit.cards@axisbank.com to register their complaint regarding the disputed transactions.