

ATM/White Label ATM
(Updated as on July 04, 2025)

1. What is an Automated Teller Machine (ATM)?

Ans. An ATM is a computerised machine that provides customers of banks the facility of accessing their accounts for dispensing cash and to carry out other financial & non-financial transactions without the need to visit the bank branch.

2. What are White Label ATMs (WLAs)?

Ans. ATMs set up, owned and operated by non-banks are called WLAs. Non-bank ATM operators are authorised under the Payment & Settlement Systems Act, 2007 by the Reserve Bank of India (RBI). The list of authorised WLA Operators is available on the RBI website at the link <https://website.rbi.org.in/web/rbi/payment-and-settlements/other-links/information-useful-to-banks-fis/payment-system-operators>

3. As a customer, is there any difference in facilities available at a bank ATM and a WLA?

Ans. For a customer, using a WLA is just like using an ATM of any bank.

4. What has been the rationale for allowing non-bank entities to set up WLAs?

Ans. The rationale to allow non-bank entities to set up WLAs has been to increase the geographical spread of ATMs for increased / enhanced customer service, especially in semi-urban / rural areas.

5. What are the services / facilities available at ATMs / WLAs?

Ans. In addition to dispensing cash, ATMs / WLAs may offer many other services / facilities to customers. Some of such services include:

- Account Information
- Cash Deposit
- Regular Bill Payment
- Purchase of Re-load Vouchers for Mobiles (not permitted at WLAs)
- Mini / Short Statement Generation
- PIN Change
- Request for Cheque Book

6. What types of cards can be used at an ATM / WLA?

Ans. The ATM / ATM cum debit cards, credit cards and prepaid cards, as permitted by the issuer, can be used at ATMs/WLAs for various transactions.

7. What are the pre-requisites for transacting at an ATM / WLA?

Ans. For transacting at an ATM / WLA, the customer should traditionally have a valid card and Personal Identification Number (PIN). RBI has also allowed card-less withdrawals at ATMs.

8. What is Personal Identification Number (PIN)?

Ans. PIN is the numeric password which is separately mailed / handed over to the customer by the bank while issuing the card. Most banks require the customers to change the PIN after the first use. Customers should not disclose PIN to anybody, including to bank officials. Customers should change the PIN at regular intervals.

9. Can cards issued by a bank in India be used at any ATM / WLA in the country?

Ans. Yes, the cards issued by banks in India can be used at any ATM / WLA in the country.

10. What is an On-Us and Off-Us transaction?

Ans. A transaction carried out at an ATM of the card issuing bank is called an On-Us transaction. A transaction carried out at any other ATM is called an Off-Us transaction. For instance, if a card issued

by bank A is used at an ATM of bank A then it is an On-Us transaction; if the card is used at a WLA or at an ATM of any other bank, the transaction is Off-Us.

11. Are customers entitled to any free transactions at ATMs?

Ans. Yes, a bank must offer to its savings bank account holders a minimum number of free transactions at ATMs as under:

- Transactions at a bank's own ATM (On-Us transactions) at any location: Banks should offer their savings bank account holders a minimum of five free financial transactions in a month, irrespective of the location of ATMs. Any number of non-cash withdrawal transactions will be provided free.
- Transactions at any other banks' ATM (Off-Us transactions) at Metro locations: In case of ATMs located in six metro locations, viz. Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai, and New Delhi, banks shall offer their savings bank account holders a minimum of three free transactions (including financial and non-financial transactions) in a month.
- Transactions at any other banks' ATM (Off-Us transactions) at non-Metro locations: At any location, other than the six metro locations as above, banks must offer its savings bank account holders a minimum of five free transactions (including financial and non-financial transactions) at other bank ATMs in a month.

12. Can a bank offer more number of free transactions at ATMs?

Ans. RBI has mandated minimum number of free transactions at ATMs. Banks may offer more number of free transactions to their customers.

13. Is the above prescription of free transactions applicable to a Basic Savings Bank Deposit Account (BSBDA) also?

Ans. The above does not apply to BSBDA as the number of withdrawals from BSBDA is subject to the conditions associated with such accounts.

14. Are there any type of transactions that are not to be counted under free transactions?

Ans. The prescription of number of free transactions is inclusive of financial and non-financial transactions at other bank ATMs. However, non-cash withdrawal transactions (such as balance enquiry, cheque book request, payment of taxes, funds transfer, etc.), on own bank ATMs are not to be part of the number of free ATM transactions. Similarly, transactions that fail on account of technical reasons like hardware, software, communication issues; non-availability of currency notes in the ATM; and other declines ascribable directly / wholly to the bank / service provider; invalid PIN / validations; etc., shall not be counted as valid ATM transactions for the customer. Consequently, no charges thereon shall be levied.

15. How can one know if the ATM location is metro or non-metro?

Ans. ATM installing banks have been advised to indicate clearly at each ATM location that the ATM is situated in a 'metro' or a 'non-metro' location using appropriate means (message displayed on the ATM / sticker / poster, etc.) to enable the customer to identify the status of the ATM in relation to availability of number of free transactions.

16. Are customers charged for transactions at ATMs?

Ans. Yes, customers can be charged for transactions at ATMs over and above the mandated number of free transactions (as indicated in answer to Q. 11 above). Presently, these charges cannot exceed a maximum of Rs. 23/- per transaction (plus applicable taxes, if any) by his / her bank.

17. What are the charges prescribed by RBI for use of credit cards at ATMs and for withdrawal at ATM located abroad?

Ans. The service charges for the following types of cash withdrawal transactions are to be determined by the banks themselves:

- (a) cash withdrawal with the use of credit cards.
- (b) cash withdrawal in an ATM located abroad.

18. What steps should a customer take in case of a failed ATM transaction when his / her account is debited?

Ans. Though banks are supposed to reverse such transactions on their own, it is always a good practice to lodge a complaint with the card issuing bank or ATM owner bank at the earliest.

19. From where the customer can get the contact numbers for lodging a complaint?

Ans. Banks / WLA Operators are required to display the name(s) and the contact number(s) of concerned officer(s) / toll free number(s) / help desk number(s) in the ATM premises.

20. Is there any time limit for the card issuing bank to recredit the customer's account for a failed ATM / WLA transaction indicated under Q. No. 18?

Ans. In the case of a failed ATM transaction, the banks have been mandated to re-credit the customer's account within a maximum of T+5 calendar days (where 'T' is the day of transaction).

21. Are the customers eligible for compensation for delays beyond days of a failed transaction?

Ans. Yes, the card issuing bank has to pay compensation of Rs. 100/- per day for delay in re-crediting the customer's amount beyond 5 calendar days from the date of the failed ATM transaction. The compensation has to be credited to the account of the customer without any claim being made by the customer.

22. What is the course of action for the customer if the reversal and compensation are not carried by the bank?

Ans. The customer can approach his / her bank and take up the matter with them. If the customer is not satisfied with the reply of the bank or in case of non-receipt of a reply from the bank within 30 days, the customer can take recourse to the Reserve Bank - Integrated Ombudsman Scheme. The details of Office of RBI Ombudsman are available at the link: <https://website.rbi.org.in/en/web/rbi/complaints/addresses-of-the-rbi-ombudsman> or the customer can make an online complaint at <https://cms.rbi.org.in/cms/indexpage.html#eng>

23. What should be done to the ATM card when its validity has expired or the underlying account is closed?

Ans. A card upon expiry of its validity or closure of the underlying account, should be cut into four pieces through the magnetic strip / chip before disposing it off.

24. How should the customer keep his / her ATM / WLA transaction secure?

Ans. Customers should observe the following Do's and Don'ts to keep their transactions at ATMs / WLAs safe and secure:

- Customer should conduct the ATM / WLA transaction in complete privacy.
- Only one card holder should enter and access the ATM / WLA kiosk at a time.
- The card holder should not lend his / her card to anyone.
- The card holder should not write the PIN on the card.
- The card holder should not share the PIN with anyone.
- The card holder should not let anyone see the PIN while it is being entered at the ATM.
- The card holder should never use a PIN that could be easily guessed.
- The card holder should never leave the card in the ATM / WLA.
- The card holder should register his / her mobile number with the card issuing bank for getting alerts for transactions at ATMs / WLAs. Any unauthorized card transaction in the account, if observed, should be immediately reported to the card issuing bank.
- The card holder should be vigilant and check if any extra device/s is / are attached to the ATMs / WLAs. The device/s may be put in place to capture customer data fraudulently; if found, the security guard / bank / WLA entity should be informed immediately.

- The card holder should keep an eye on suspicious movement/s of people around the ATMs / WLAs. He / She should be careful of strangers trying to engaging him / her in conversation or offering assistance / help in operating the ATM.
- The card holder should remember that bank officials never ask for card details or PIN over telephone / email. So, he / she should not respond to any such communication from anyone indicating that they represent his / her bank.

25. What should be done if card is lost / stolen?

Ans. The customer should contact the card issuing bank immediately on noticing the loss / theft of the card and should request the bank to block the card.

26. What are Magnetic Stripe cards and EMV Chip & PIN cards?

Ans. The Magnetic Stripe card stores card data on the magnetic stripe present on the card while the data in an EMV Chip & PIN card is stored in a chip.

27. What is the mandate for banks for issuing Magnetic Stripe cards or EMV Chip & PIN cards?

Ans. Banks have been instructed to convert all existing Magnetic Stripe cards to EMV Chip & PIN cards before December 31, 2018. If the card holder has not got his / her magnetic stripe card replaced by an EMV Chip & PIN card, he / she should immediately approach his / her bank branch to get the replacement.

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