



FAQs on Deutsche Bank Debit Card Tokenisation

As per the RBI mandate, effective from October 1, 2022, full card number, CVV and expiry date and any other sensitive information related to cards cannot be stored by merchants for processing online or e-commerce transactions.

1. What is online or Ecommerce transactions on Cards?

Any payment made by using the card details such as card number, Expiry Date and CVV on a website or a mobile app is considered as online or e-commerce transaction. This is also known as "Card not Present" transaction.

2. What is tokenisation?

Tokenisation refers to the replacement of actual card number with an alternate code called the 'Token'. Through this process, a virtual identity known as a 'Token' is created. Unlike card numbers, these tokens do not contain any personal information that can be directly accessed. These tokens also keep changing, making tokenisation the most secure way to make online payments.

3. Where will these tokens be used?

The tokenised card details will be used instead of an actual card number for future online purchases initiated by cardholder on merchant websites/ apps.

4. What is the benefit of tokenisation?

A tokenised card transaction is considered safer as the actual card details are not shared/ stored with the merchants to perform the transaction.

5. Where are my card details stored?

Your card details are stored only with the card-issuing bank and with the card network (i.e. Visa/ Mastercard/ Rupay etc. During the payment process, your card details will not be stored anywhere as we will only need the token corresponding to your card to process your payments. Additionally, your token keeps getting refreshed so that your card identity is continuously protected from intermediaries when you make any payment.

6. How can I tokenise my cards?

The cardholder can get the card tokenised by initiating a request on the merchant website/ app. This can be done by making a small transaction of ₹1/ ₹2 with your card on the merchant website/ app. This amount will automatically be refunded.

7. Who will be able to access my card details?

Only your card network and your card issuer will be able to access your card details from these tokens.

8. Is the tokenisation guideline applicable for both Credit and Debit cards?

Yes, starting October 1, 2022, both Debit and Credit cards must be tokenised.

9. Is Tokenisation applicable for International online/ e-commerce transactions?

No, tokenisation is applicable only for domestic online/ e-commerce transactions.

10. How can I manage my tokenised cards?

The customer needs to add/ delete tokens for the respective merchant websites/ app.

11. Will tokenisation have any impact on the physical POS transactions that the cardholder does at merchant outlets?

No, tokenisation is only required for online/ e-commerce transactions.

12. What happens if I don't tokenise my cards?

The new RBI guidelines make it mandatory for all merchants, payment gateways, and aggregators to not store card details. If you choose not to proceed with the tokenisation of your card, you'll have to enter all your card details including card number, expiry, and CVV for every payment you make online. Please note, with effect from October 1, 2022, your saved cards will not be visible on merchant websites/ apps for payment, if they are not tokenised by you.

13. Is tokenisation of cards mandatory for a customer?

No, a customer can choose whether to tokenise their card. If not tokenised, starting October 1, 2022, the cardholder will have to enter the full card number, CVV and expiry date every time to complete their online transactions.

14. Are the customer's card details more secure after tokenisation?

Actual card data, tokens and other relevant details are stored in a secure encrypted mode by the card-issuing Bank and/ or authorised card networks. Merchants cannot store the full card number or any other card details.

15. How does the process of registration for a tokenisation work?

The registration for a tokenisation request is done only with explicit customer consent through Additional Factor of Authentication (i.e., One time password – OTP), and not by way of a forced/ default/ automatic selection of check box, radio button, etc.

16. Is there any limit on the number of cards that a customer can request to be tokenised?

A customer can request for the tokenisation of any number of cards to perform online transactions.

17. Once tokenised, how will the customer see the card details on the merchant website/ app?

The customer will see the last 4 digits of the card number on the merchant website/ app.

18. Can the customer select which card to be used in case he/ she has more than one card tokenised?

For performing any online transaction, the customer shall be free to use any of the tokenised cards.

19. What will happen to the token once the customer's card gets replaced or renewed or reissued or upgraded?

The customer will have to again visit the merchant website/ app and create a fresh token.

20. Will the card tokenisation need to be done for every merchant?

Yes, a token is unique to the card at a specific merchant. If the customer intends to have a card on file for different merchants, then tokens must be created for all the merchants.

21. What are the charges that the cardholder needs to pay for availing the tokenisation?

The customer need not pay any charges for availing the service of tokenising the card.