

# ICICI Bank Student ID Card 3 in 1 Solution

April 19, 2024

# **Introducing** ...

# **ICICI Bank Student Prepaid Card**



ICICI Student Prepaid Card is a chip based contactless reloadable card which acts as a 3 in 1 solution for students

ID Card + Prepaid Card + Access card

# ICICI Bank Student Prepaid Card – 3 in 1 Solution











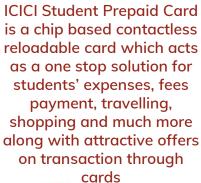
















Now, available with Identity Card variant!
Taking institutes branding within campus and beyond, with the new age digital financial tool



Can be customized
With, RFID functionality
for Access, Attendance, library and
other systems. A complete digital
campus solution



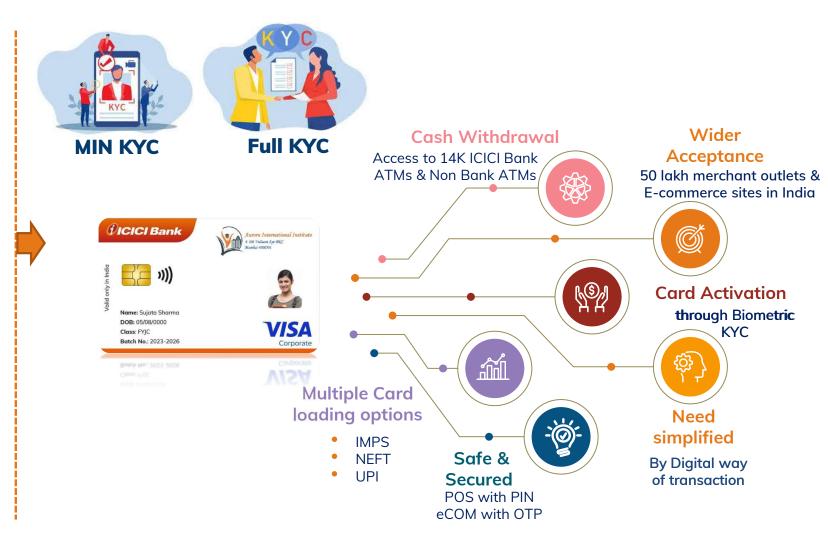
# ICICI Bank Student Prepaid Card – Prepaid Card Feature





ICICI Student Prepaid Card is a chip based contactless reloadable card which acts as a one stop solution for students' expenses, fees payment, travelling, shopping and much more along with attractive offers on transaction through cards





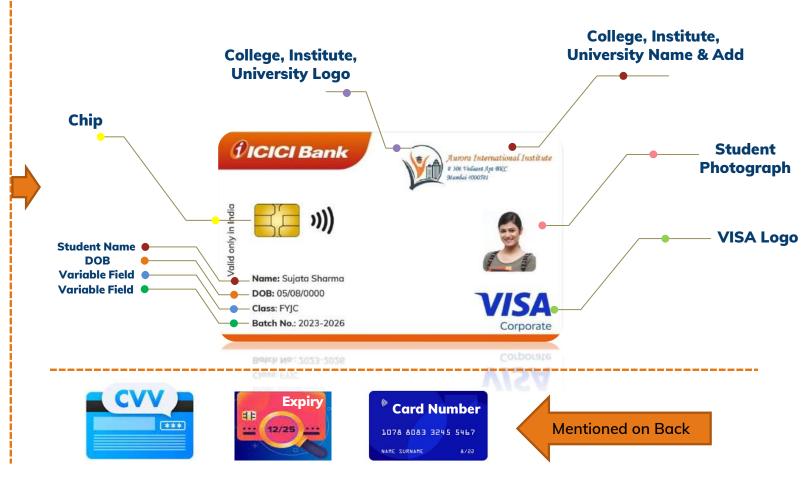
# ICICI Bank Student Prepaid Card – ID Card Feature





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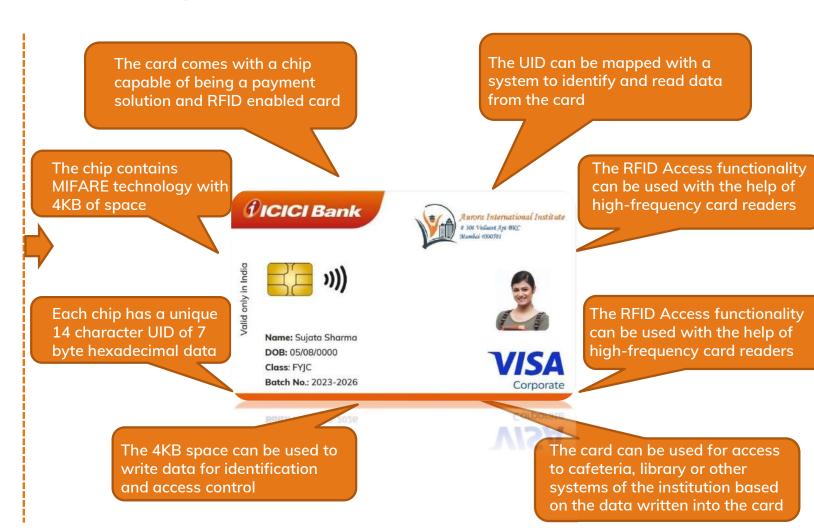
# ICICI Bank Student Prepaid Card – RFID Feature





Can be customized
With RFID functionality
for Access, Attendance,
library and other systems.
A complete digital campus
solution





# **Utilizing RFID technology**

- RFID enabled cards can be read using card readers
- MIFARE cards can be read using a high-frequency(HF) readers using NFC technology
- Institutes equipped with HF readers can map the cards readily with their systems









# Target Segment for ICICI Bank Student Prepaid Card



Institute/School/College with Access control system



We can issue ICICI Bank Student Prepaid card with MIFARE technology with 4KB of space post testing with Institute/School/College





Institute/School/College without Access control system



We can introduce Access control system from ID Tech(which has additional cost) & then can provide ICICI Bank Student Prepaid card with MIFARE technology with 4KB of space to Institute/School/College



Institute/School/College not willing to have Access control system



We can issue ICICI Bank Student Prepaid along with ID card functionality Or

We can provide vanilla ICICI Bank Student Prepaid Card

# Benefits to University

- Co-branded partnership enhances institute's reputation
- 3 in 1 solution ID Card + Prepaid Card + RFID Card

Brand Visibility & Recall

 The card Promotes financial inclusion by providing students with a convenient means of accessing university services & facilities

Financial Inclusion

 Simplified process for fee payments, hostel charges and other expenses through card

Streamlined Payments

 Card can reduce administrative burden on university staff by automating payment processing. Thus saving time & resources

Reduced Administrative Burden

- No penalty on zero balance, Send money as required
- No parent/guardian documents or bank visit required

No Hassle













#### **Benefits to Students**

 Exposure to banking services from early age

Eligible age 10+

 Gets practical experience in managing their own finances

Expense Management

- Digital transaction will minimize risk of losing money
- Safe & Secure: POS with Pin and Ecom with OTP

Digital Way

 Plan and manage expenses by analyzing Spending pattern feature

Learn budgeting Offers

Offers on product











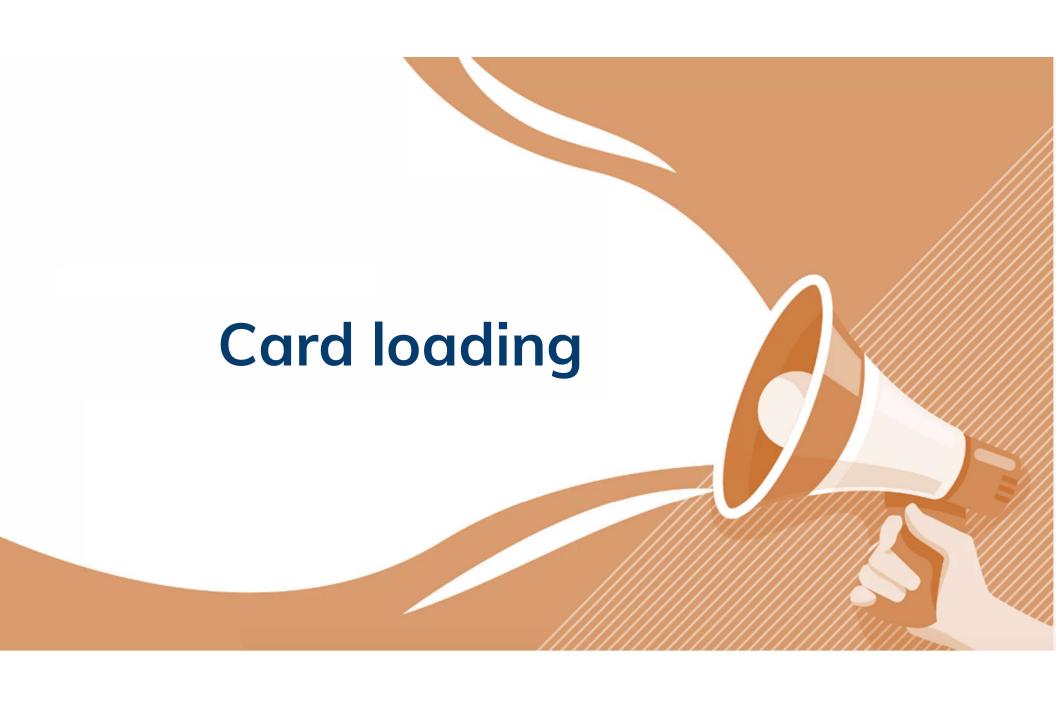


# Savings on Student Identity Card



\*Offers are subject to validity from merchant \*ICICI is not responsible for any third –party

offers,goods,products



# **Card loading options**

Step No.	iMobile/ICICI Net banking portal	Other bank apps/portal	UPI apps
1	Login	Login	Login
2	Go to fund transfer	Go to fund transfer	Go to account transfer (select ICICI bank if asked)
3	<ul> <li>Add beneficiary:</li> <li>Select – Other bank</li> <li>Type 9595 + 9 digit reference number as a/c number (eg: 9595XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX</li></ul>	Add beneficiary:  Select – Other bank  Use A/c number as 4629 XXXX XXXX XXXX (16 digit card number)  Re-enter card no. as A/c No.  Enter IFSC code: ICIC0000106  Enter payee name	Add beneficiary:  Use A/c number as 4629 XXXX XXXX XXXX (16 digit card number)  Re-enter card no. as A/c No.  Enter IFSC code: ICIC0000106  Enter payee name
4	Select the Payee in fund transfer section	Select the Payee in fund transfer section	Select the Payee from recent/saved beneficiaries
5	Enter Amount & remark	Enter Amount & remark	Click on pay & Enter Amount
6	Transfer type NEFT/RTGS/IMPS	Transfer type NEFT/RTGS/IMPS	Enter UPI Password & confirm
7	Select source account	Select source account	Transaction successful
8	Click proceed & Enter OTP	Click proceed & Enter OTP	
9	OTP validation is done. Transaction is successful	OTP validation is done. Transaction is successful	

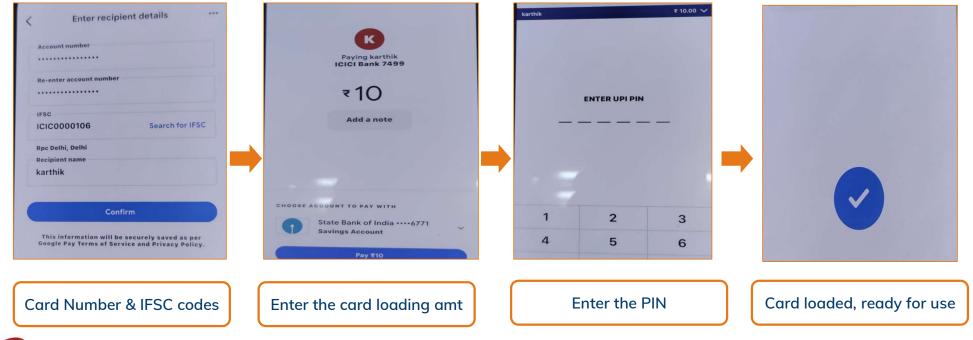


#### Note:

- 1. From second transaction to same card step 3 will not be required
- 2. The reference number can be found below the card number on the card kit

# Student Identity Card loading flow (through Digital apps)

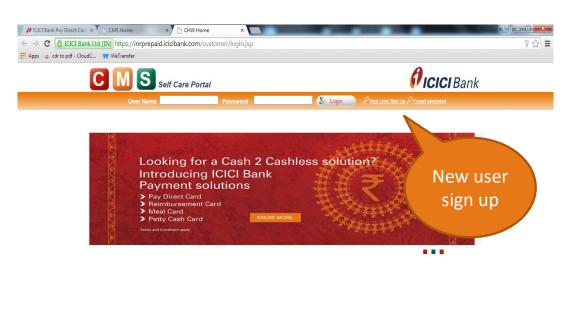
#### Illustration – Google pay







#### **Self Care Portal**





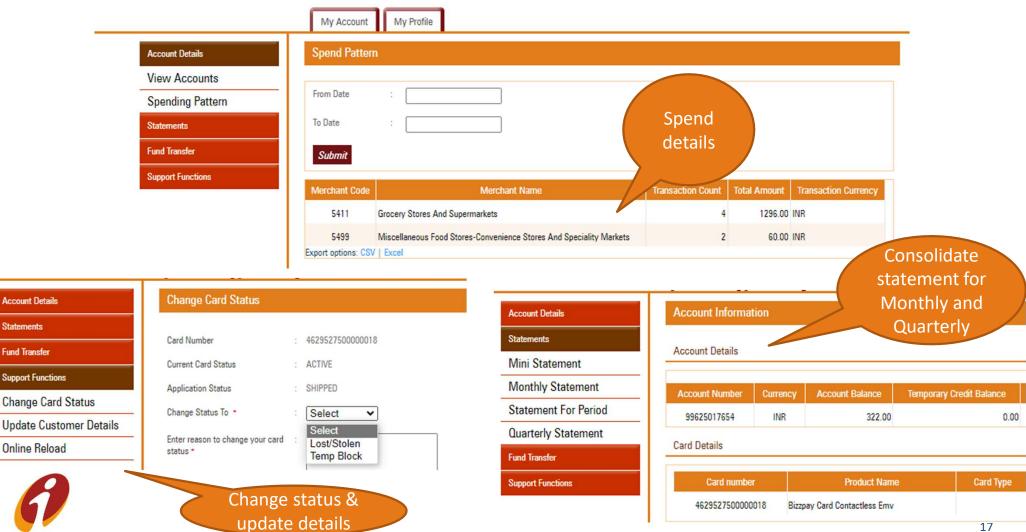
https://inrprepaid.icicibank.com/customer/login.jsp



IC	CI Bank Create New	User	
Enter your 16 digit card number	\$ ( <u> </u>		
Enter your 3 digit CVV2 for above number	card :		
Enter your 4 digit PIN for above	ard number :		
	Submit		
	C: II-		Please provide
Customer ID •	Sign Up		requested
customer ib	41301497		details
User ID •	:		
Set Login Password			
Password •	1		
Confirm Password •	:		
Set Transaction Password			
Transaction Password •	:		
Confirm Transaction password •	:		
Set Security Questions			
First Security Question •	Select	~	
First Security Answer •	:		
Second Security Question •	Select	~	
Second Security Answer	:		16









# Program fee structure

#### **Program Fee Structure:**

Fee type – With Access control (With RFID)	Amount (in Rs) – Full KYC	Amount (in Rs) – Min KYC
Card issuance fee	499 + GST	399 + GST
Annual Fee	299 + GST	249 + GST
ATM cash withdrawal at ICICI Bank ATM	21 + GST	NA
Balance enquiry at ICICI Bank ATM	Free	Free
ATM cash withdrawal at Non ICICI Bank ATM	21 + GST	NA
Balance enquiry at Non ICICI Bank ATM	8.5 + GST	8.5 + GST
Card replacement Fee	299 + GST	299 + GST

Fee type – Without Access control (No RFID)	Amount (in Rs) – Full KYC	Amount (in Rs) – Min KYC
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Annual Fee	249 + GST	199 + GST
ATM cash withdrawal at ICICI Bank ATM	21 + GST	NA
Balance enquiry at ICICI Bank ATM	Free	Free
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Card replacement Fee	299 + GST	299 + GST



Other charges applicable as mentioned on website



## **FAQs**



- What documents are required for KYC? A. Only Aadhaar card copy is required.
- What is the mode of KYC? A. Biometric (finger print) KYC of the student.
- When will the card be activated after completing KYC successfully? A. Card will be activated within 24 hours after successful completion of KYC on working day. On bank holidays activation will be done on the next working day.
- ➤ How to load money on the card? A. Card can be loaded UPI, NEFT, IMPS, Online internet banking etc. similar to fund transfer to bank account.
- What will be the account number and IFSC code for card loading? A. Card number (16-digit number on the card) can be used as an a/c number, Eg 4629 XXXX XXXX XXXX IFSC code ICIC0000106
- Any alternate method to load the card? A. Only for ICICI account holders. Using I-mobile app a add/manage payee a payee type other bank a type <u>9595 + 9 digit</u> reference number as a/c number (eg: 9595XXXXXXXXXX) IFSC code ICIC0000104. The reference number can be found below the card number on the card kit
- > Who can do the card loading? A. Card loading can be done by the card holder/ parent or any person who has access to the card no. and IFSC code.

## **FAQs**



- What type of transactions can be done through the card? A. Card can be used for ATM cash withdrawal, swipe/Tap & pay at POS, Online transactions (E-com)
- > Is UPI available for student card? A. No.
- Can my personal details (Mobile number, email id, communication address) be updated? A. No. Currently the personal details cannot be updated.
- What is the joining fee of the card? A. Card issuance fee is Rs 499 + GST (Rs 588.82)
- What is the annual fee on the card A. Card will charged Rs249 + GST (Rs.293.82) after completion of 1 year. This fee will be deducted automatically from the card.
- ➤ What are the charges for balance check at ATMs? A. At ICICI ATMs free; at Other bank ATMs Rs.8.5+GST
- ➤ What are the transaction charges on the card? A. ATM transaction charges: At ICICI ATM: Rs 21+GST, for other bank ATM: Rs 21+GST
- Any other charges applicable during the tenure of validity of student card? A. No.
  Only joining fee, annual fee, transaction charges on ATM cash withdrawal and balance check as mentioned above are charged.
- Who to reach out in case of any concerns? A. Customer can reach out to ICICI customer care on 022-50405238 / 1800 1080

## **FAQs**



- What is the age limit for card issuance? A. Student 10+ yrs of age is eligible.
- ➤ What is the card limit? A. Card can hold a maximum amount of Rs.1,00,000 at any point of time, The annual limit on the card is Rs.10,00,000
- ➤ What is the validity of card? A. Validity is 5 years for card
- What will happen if the card gets closed after 5 years? A. Customer can request for replacement card by calling our ICICI Customer care (details mentioned below)
- ➢ If the card is issued to cardholder under a tie-up arrangement with any school/institute, will the card get closed after the student course is complete? A. No, card will remain valid for 5 years.
- Does student/parent need to be associated with ICICI Bank for availing student card?
   A. No. Any existing/Non-existing ICICI Bank customer can apply for the student card.
- ➤ **Is Savings a/c required for student card? A.** No, card is issued directly on student's name after fulfilling the KYC requirements.
- > Does the student need to maintain any minimum balance on the student card? A. No minimum balance is required to be maintained on the student card. No additional charges/ penalty will be deducted on maintaining zero balance.



Thank you