

Frequently Asked Questions (FAQ):

1. What is CUB Easy Pay Keychain?

CUB Easy Pay keychain is a wearable payment device which allows to tap and pay purchases on merchant PoS with linked CUB accounts. As per RBI regulation PIN is not required for completing the contactless payments upto Rs 5000. Above Rs 5000, you can still tap the wearable Key Chain and make contactless payments, but PIN entry is mandatory.

2. Which wearable payment devices issued by CUB can be used to pay?

Key-chains provided by CUB can be used as tap and pay transactions at merchant stores having Rupay enabled contactless POS Terminals.

3. How to enable/disable my wearable payment device?

Contactless payments using wearable can be enabled / disabled through CUB Net-Banking/Mobile Banking → Manage Card option.

4. Are wearable payment devices secure to use?

Yes. It is secure to use because the customer can instantly enable/ disable and set transaction limits.

5. What is the maximum transaction amount for payments using wearable?

Transactions upto Rs. 5000 can be made using wearable payment devices without PIN. For transactions above Rs. 5000, PIN has to be entered.

6. How can I prevent the misuse if the Key Chain, if it is Stolen or lost?

To prevent misuse of you can disable contactless payment using CUB Net banking or Mobile banking App. You can reach out to our Customer care and block the device (044-71225000). You can send SMS block the card (device). Format: Type CBLOCK 1234 (Last four digit of card number) and send to 9281056789 from registered mobile number.

7. Can I set transaction limit for my wearable payment devices? If so, how?

Transaction limit using wearable can be set through Mobile Banking/ Net Banking → Manage Card option.

8. How to raise dispute for payments done using wearable?

Customer can raise dispute through customer care or by lodging complaints through Customer complaints and grievances link available in bank's website. (www.cityunionbank.com)

9. What is the advantage of Contactless wearable payments?

- No worry about carrying cash/card for small value payments.
- You don't need to wait in long queues because contactless transactions are just Tap and Pay in less than few seconds.

10. How do I identify that my wearable is a RuPay contactless wearable?

RuPay Contactless indicator will be available on the key chain.



11. Will I be charged additionally for making contactless payments?

No. There are no additional charges levied to make a contactless payment.

12. How will I know if the transaction is successful?

If the transaction is successful, terminal/ device will display the message. Also, you may receive charge slip after doing the transaction. This is similar to Tap Pay using your RuPay contactless Debit/Prepaid/Credit cards.

13. Where can I purchase this wearable?

Kindly log into Net/Mobile banking, under Card -> Choose Apply wearable option and choose the keychain to apply. IF you have more than one Operative account, choose the account to be linked to this key chain for payments.

14. How will I get this key chain after applying?

Key chain will get delivered to your registered address.

15. Do you charge for these key chains?

As an introductory offer you will get this Keychain at the cost of Rs 500/- which will be debited from your account at the time of applying for Keychain.

16. How many transactions can be done per day using this Key Chain?

Per day maximum of 5 transactions can be done using this Key Chain for a total amount of Rs 5,000/