

SBI DC - Just Tap & Pay
Terms & Conditions

1. To increase adoption of Tap and Pay transactions through Google Pay, Samsung Wallet, or physical contactless debit cards as per point structure in para no. 3 below.
2. The campaign will be valid for the period from 1st May 2026 (00:00 Hours) to 31st July 2026 (23:59 Hours) [“term”].
3. Customers performing Tap & Pay transactions via Google Pay, Samsung Wallet, or physical contactless debit cards during the campaign period will earn accelerated reward points per transaction as per the defined slab below:

Minimum Transaction Value (in ₹)	Reward Points
500 - 999	400
1000 - 1999	800
Above 2000	1600

4. Details of all excluded transactions can be found in Overview page of SBI Rewardz Web Portal and Mobile App.
5. Reward Points earned under offer will be credited by within 30 days of campaign end date.
6. Bonus points will be provided over and above the regular points earned by the customer for the transaction. A maximum cap of 10,000 reward points per calendar month per Customer ID will be applicable.
7. Other Terms and Conditions of Bank’s Enterprise-Wide Loyalty Programme will be applicable as placed at Rewardz.sbi
8. SBI reserves the right, at any time, without prior notice and without assigning any reasons whatsoever, to add/ alter/ modify/ change or vary any or all of the Terms of the Campaign.
9. SBI reserves the right to continue, withdraw or extend the campaign for further period as decided by the Bank.
10. SBI reserves the right to disqualify the cardholders from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the said offer or otherwise by the use of SBI Debit Card.
11. The Permissible limit for Tap & Pay transactions in India is INR 5000/- per transaction. Card PIN will not be required for these transactions.

How to create account in Google Pay

- Download Google Pay from Google Play Store in devices running on android operating system.
- Enter your Mobile Number.
- Sign in with your Google account.

How to Add Debit Card in Google Pay:

- Open Google Pay & then tap Profile > Debit/Credit Card> Pay Businesses > Add card to Google Pay.
- The app will activate the camera and ask you to aim it at the front side of your debit card.
- Enter the 3-digit CVV and your name as it appears on the card.
- You can also manually enter all card details, including card number and expiry date. Just tap on the “Add card manually” option at the bottom when the app asks you to aim the camera at your card.
- Enter your SBI Debit Card number, expiry date, CVV, and the cardholder’s name and billing address & Tap Save.
- Accept issuer Terms & conditions.
- Google will contact the bank to verify Debit Card.
- Choose how you will verify.
- You will be asked for additional authentication via OTP.
- Please submit the OTP details.
- After your card is verified, you are ready to use it for transactions.

How to create Samsung Wallet and add SBI Debit Card in Samsung Wallet

- Ensure to have the latest Android OS on the phone.
- Launch Samsung wallet by tapping Samsung Wallet icon on the device.
- Sign-In with Samsung Account ID and Password.
- If the customer doesn't have a Samsung Account ID, then "Sign Up" using instruction on the screen.
- Once Samsung Account set up is done, tap Samsung Pay icon and then tap "Use Fingerprint" to register the Fingerprint.
- Apart from fingerprint, Customer can set up Samsung Pay PIN for payment Authentication. To set up Samsung Pay PIN, use "Skip and use Samsung Pay Pin" on verification method page.
- Now the device is ready for Card registration.
- Tap Add the Debit/Credit Card.
- The Camera opens within the app. Use camera to Auto read the Card details. Details can also be entered manually.
- Samsung Pay will prompt to verify Customer's identity through an OTP which will be received via SMS. There are other modes of verification as well like through contact centre.
- Once verified Customer can use their card to make payments through Samsung Pay.

Process to pay using Samsung wallet

- Swipe up from the bottom of the display (from the home screen or lock screen) to open Samsung Pay. Customer's default debit or credit card will show up on the screen. If they have multiple cards set up, simply swipe left or right to switch to the card they wish to use.
- Select the SBI Debit card they want to pay with.
- Verify the fingerprint to authorize the transaction. Alternatively, 4-digit Samsung Pay PIN can be entered.