

Get Free Instant International Virtual Debit Card From Kotak 811

TechRounder PDF Edition

Live article: <https://www.techrounder.com/finance/get-free-instant-international-debit-card-kotak-811/>

By Vipin PG | Published December 8, 2017 | Updated July 23, 2020 | Format: Analysis | 4 min read

In brief

Are you looking for an International Virtual Debit Card, then Kotak 811 will be the best option for you. Kotak 811 is a mobile-based saving account from Kotak Mahindra Bank.

Are you looking for an International Virtual Debit Card, then Kotak 811 will be the best option for you. Kotak 811 is a mobile-based saving account from Kotak Mahindra Bank. You can open your Saving account in 5 minutes without going to a branch. All you need is your Aadhaar Number and Pan Number.

The main advantage of Kotak 811 is that you will get an International visa debit card instantly which can be used for any transaction anywhere in the world. Even Though there are so many prepaid virtual debit cards available in India now, none of them can be used for International transactions. Here comes Kotak 811 debit card, we can use this card for Paypal payment, Google Playstore payment, etc.

(Also see: SBI Launched New Age Banking Mobile App Called YONO)

Opening an account is very simple. What you need is download the Kotak 811 app from Play Store or App Store create an account using your Aadhaar Number and Pan Number. The system will authenticate your Aadhaar Number using the Aadhaar based OTP method, in which an OTP will be sent to the registered mobile number for the corresponding Aadhaar number. You need to enter the OTP in the application so that authentication will be completed. Then you need to provide your Pan Number. That's it, now you just need to provide some additional details such as Nominee, etc.

After all, your account will be created and you will get your account number. The address in your account will be the one in your Aadhaar Card and based on the address, the account will be created in the nearest branch to you. So, here the second thing, even if we call it as a Virtual Debit card, your account will not be a virtual one, it will be a real saving account with zero balance and will be in a physical branch near to your address.

(Also see: Entropay - Free International Virtual Credit Card for Online Transaction)

You can use this account as a normal account, you will be getting following features too

- Up to 6%* interest p.a.
- Zero balance account
- A Virtual Debit Card to shop online
- Free online transfers
- Free Net Banking
- Free mobile Banking
- Transfer funds easily & on the go, without having to register a beneficiary
- Track all your Banking Transactions all in one place
- Shop within our app on Flipkart, PVR, goibibo and more with the benefit of seamless payment
- Recharge your mobile & DTH subscriptions with ease

- Use mVisa or mobilePay for your offline/instore payments
- Purchase and redeem Mutual Funds and keep track of your investments
- Regenerate your Debit and Credit card PINs
- Switch your Debit Cards on and off if you need to
- Pay your bills, open a Term Deposit

You will be getting interested in your money, but please note that you can keep only a maximum of 1 lakh rupee in your account if you need to remove this limit you need to do a full KYC with the bank by visiting the branch. And if you are not keeping the money more than 1 lakh, you do not have to visit the branch quickly. However, all the 811 accounts are considered as Limited KYC account, so you have to visit the branch within 1 year's time, from the date you created the account to do the Full KYC. If you fail to do it in one year's time, your account will be closed.

(Also see: List of Indian Bank Cards which Support International Transaction)

Some of the points to keep in mind before creating the account.

First, Even Though you are creating the account using Aadhaar number and Pan number, Authentication is made only on the Aadhaar number using Aadhaar based OTP. No authentication is made on the Pan number, so your name on the Pan Card should be exactly the same as on the Aadhaar card.

If your name is not the same, your account will be created as link normal, but after 2,3 days after the verification process from the team, your account will get Debit Freeze. In that case, you either need to send them by email, the self-attested copy of the corrected name on the Pan Card, or need to visit the branch to do a Full KYC to get the freeze removed. So better to make sure the name exactly the same before applying for the account.

Secondly, you will not be able to create an account if your mobile number is not added to your Aadhaar Card.

One more thing to keep in mind that, if you created your account successfully, it will be better to keep waiting for a few hours to use your card. Because for the activation of card it will take some time since mostly there system will take some time in updating your mobile number, email address, etc to their network. If you experience any issue please contact the customer support.

References

1. play.google.com - store / apps - <https://play.google.com/store/apps/details?id=com.msf.kbank.mobile&hl=en>
2. itunes.apple.com - ae / app - <https://itunes.apple.com/ae/app/kotak-811-mobile-banking/id622363400?mt=8>