

List of Free Virtual Debit Card for Payment in India and Internationally

TechRounder PDF Edition

Live article: <https://www.techrounder.com/finance/list-free-virtual-debit-card-payment-india-internationally/>

By Vipin PG | Published December 14, 2017 | Updated January 4, 2026 | Format: Analysis | 5 min read

In brief

Are you looking for some good virtual debit cards India can offer for domestic and international usage? Yes, you can get it from Indian Banks to make payments within India and abroad.

Are you looking for some good virtual debit cards India can offer for domestic and international usage? Yes, you can get it from Indian Banks to make payments within India and abroad. I will give you details of those banks and other services that provide a Virtual Debit Card. Nowadays, we need to use Virtual Card for payments because of security issues. Most people are not interested in sharing their Debit Card for payment. So, in this case, we use Virtual Card. Virtual Prepaid cards have become more popular and are provided by most banks.

What is Virtual Debit Card?

Virtual Debit Card is almost the same as the regular debit card, but the card does not physically exist. The card details will be available digitally within the mobile app or the provider's website. It can be a master card or a visa card to use those cards for all the online transactions like the one used in the regular cards. Since it is a virtual visa card, you cannot do any ATM transactions.

Why should use Virtual Debit Card?

Since the internet is exposed to the public and so many hacking things happen, even if the normal cards are given maximum security, There are chances of getting your card details stolen, resulting in money loss. Here comes the need for Virtual Card. you need to load money whenever needed or keep little money on the card, so even if the card details are stolen, we will not have to suffer a lot.

How Much Money i can store?

Most card comes with some limits, and you can store up to Rs.20,000/- in your account. Now Aadhaar based E-KYC has been added by most of the provides, which will increase your limit to Rs. 1 lakh.

How can i add money to it?

Most virtual cards act as a prepaid wallet, and you can load money to it via direct debit card transaction, net banking. Some wallets will provide NEFT and IMPS too.

What about the security?

The virtual card is also having all the security like the regular card. You can make payment only after OTP-based authentication. Verified by Visa, Mastercard and Rupay are there for all cards.

Which are the banks with a virtual debit card?

Not all banks offer virtual debit cards. Kotak 811 is our favorite bank that offers 100% free virtual debit cards. Earlier, Axis bank also offered a free debit card under the brand Axis ASAP, but the bank now converted the same to a minimum balance account. Now customers need to keep a minimum balance of Rs. 1000 to enjoy the service.

List of Free Virtual Debit Cards in India

The following is the list of free virtual cards in India that come completely free and are based on the available debit cards in 2022.

1. Niyo Global - Card and Digital Savings Account

You might have already heard about the new Neo banking. Neo banking is a new age banking that is completely digital, and all the process is completely paperless. In India, different Neo banking platforms are available in which you can open digital savings account with your mobile. Niyo is one such platform, and they offer NiyoX, a Neo bank account, in collaboration with Equitas Small Finance Bank. They also provide a Global Saving account with SBM Bank. The main attraction of Niyo Global is that they offer a Global Visa Card that comes with zero forex markup fee.

Suppose you are the one who mostly uses the Indian debit and credit card for international transactions, especially in dollars, euros, or any currency other than the Indian rupee. In that case, Niyo Global Card is a great option. You won't be charged with the regular forex fee of 3.5% to 4%, which most banks charge if you use their debit or credit card. Niyo Global is an App-based service, and you can open an account and request the debit card from the app itself.

The app is still in the early beta stage. However, the Android version of the app is working without any issue, and you can open an account within 5 minutes. On iOS, the app is still in the test version, and hence iPhone users have to wait for a few more months. Nevertheless, we hope that the iOS and Android versions of the Niyo Global app will be available in 2022. Niyo Global card is the only card that offers a free forex markup fee on your international transactions.

Get Niyo Global from Play Store

You will get your virtual Niyo Global card instantly, and you can request a physical debit card at any time. You need to have a balance of Rs. 5000 in your account to make a physical debit card request (Rs. 5000 is an amount you need to have in the account. It is not a fee. You can deposit Rs. 5000 in your account, then make a physical debit card request. Later, you can transfer the amount as per your choice).

2. Kotak 811

Kotak 811 will be the most recommended one. It's not only a virtual debit card. It's a real bank account. You can create it via a mobile app in 5 minutes. The only need is your Aadhaar Number and Pan Number. You will get a Virtual Debit Card Instantly. No need to go to the bank too. You can read the full details regarding the account creation in my previous article. You can use this card for International transactions too.

Download for Android or IOS

3. NiyoX - Digital Saving Account

As said before, Niyox is a Neo Banking service provided by a company called Niyox in collaboration with Equitas Small Finance Bank. You can open a Niyox account using your Aadhar card and Pan card in five minutes. The savings account is opened in the Equitas Small Finance Bank, and you will get a free Virtual and a Physical debit card on your request. Unlike the Niyox Global card, the Niyox debit card is not a forex-free card. You can use this card for any domestic and international transactions. But for international transactions, a regular forex markup fee will be applicable. You can open a Niyox account using the Android App or iOS app.

Niyox offers a free virtual debit card instantly once your account is opened. Later you can complete the full KYC, and you will get a physical debit card that will replace your virtual debit card.

4. ICICI Pockets

ICICI Pockets is a prepaid wallet from ICICI bank. Anyone can create an account using the mobile application. You don't need to have an ICICI bank account for this. You will get a prepaid card with the wallet, and also, you can create an Internet Banking account. You can use this card for all online payments in India.

Download for Android or IOS

5. HDFC Payzapp

Payzapp is also a prepaid wallet from HDFC bank, and you can add any bank card to it to load money. So you can use it for any online transaction in India. Unlike other cards, You can use the HDFC Payzapp card without OTP authentication, and you need to put your pin other than OTP at the time of the transaction.

Download for Android or IOS

6. Digibank by DBS

Digibank also provides a prepaid wallet using the mobile app, and you will be getting a virtual account number and IFSC code to load money to it via NEFT or IMPS. So you can use it for payment in India.

Download for Android or IOS

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 - in / app - <https://itunes.apple.com/in/app/kotak-811-mobile-banking/id622363400?mt=8>
3. play.google.com - store / apps - <https://play.google.com/store/apps/details?id=com.niyox.equitasavingsaccount>
4. play.google.com - store / apps - <https://play.google.com/store/apps/details?id=com.icicibank.pockets&hl=en>
5. itunes.apple.com - ae / app - <https://itunes.apple.com/ae/app/pockets-by-icici-bank/id893982636?mt=8>
6. play.google.com - store / apps - <https://play.google.com/store/apps/details?id=com.dbs.in.digitalbank&hl=en>
7. itunes.apple.com - in / app - <https://itunes.apple.com/in/app/digibank-by-dbs/id1057836974?mt=8>