

TRANSCORP INTERNATIONAL LTD

FAQs: TRANSCORP PREPAID CARD

Prepaid Reloadable Card

Q. What is a TRANSCORP Reloadable Prepaid Card?

- ✓ Transcorp Prepaid Reloadable Card is a Rupee denominated magnetic strip reloadable prepaid card powered by RuPay and YES bank. It is an easy, convenient & secured mode of payment.

Q. What are the advantages of TRANSCORP Prepaid Card?

- ✓ Better alternative for Cash.
- ✓ It can be used for Shopping Outlets, online portals and for cash withdrawal at ATMs.
- ✓ Wide accessibility at more than 1 million Merchant locations, around 1.5 Lac ATMs and over 10,000 online websites.
- ✓ Easy loading Upto INR 1,00,000/- (Full KYC cards only)
- ✓ Reload facility available.
- ✓ No need to open a Bank account.
- ✓ Easy tracking of spends using the dedicated TRANSCORP online customer portal.

Q.Can I personalize my card?

- ✓ Yes you can personalize your card.

Q. How do I buy this card?

- ✓ These cards are issued by our Corporates partners to their employees as a part of their payment programs.
- ✓ Visit to your nearest Transcorp Branch to buy this card.
- ✓ Visit <http://www.transcorpint.com/cards/rupee.html/rupee.html> to place order for card.

Q. How to get a Duplicate / Replacement card?

- ✓ In case if the card is lost or stolen, the Cardholder can apply for duplicate/replacement* card by calling our Customer Care number 180030001113 or by placing a request at Transcorp.support@yesbank.in
- ✓ Post the request placement, it will take 5-7 working days for the card to be delivered at your communication address.

Q. What is the validity of TRANSCORP Prepaid Card?

- ✓ The Reloadable Prepaid card comes with a validity of 3 years.

Q. When can I use the card?

- ✓ Your card will be activated with the loaded amount within a few hours after TRANSCORP has received clear funds from you. Once activated, the card is ready for use.

Q. How can I access my TRANSCORP prepaid card customer portal online?

- ✓ Log on to to <http://www.transcorpint.com/cards/rupee.html/rupee.html> with your User Id and Password.

For First time login please select First Time Login then enter required details and activate your card.

- ✓ Set user id and password to access the online customer portal.

Q. What are the functions I can access using online customer portal?

- ✓ Activate your card
- ✓ Balance Enquiry
- ✓ Reload your card
- ✓ Transaction/card statement
- ✓ Generate card PIN

Q. What are the possibilities for failed/declined transaction?

There are several possibilities:

- ✓ Your card has not been activated
- ✓ The amount of the purchase exceeds the available balance
- ✓ Your card has expired
- ✓ Your card has been reported lost or stolen
- ✓ You have entered your PIN incorrectly
- ✓ Any other technical issues.

Q. Where can I check the transaction details?

- ✓ You may check all your transaction details by visiting online customer Portal at <http://www.transcorpint.com/cards/rupee.html/rupee.html> and Click Card statement.
- ✓ You can call our call center 180030001113 and ask to check your transaction details.

Q. Will I get an alert for all the transactions done from my card?

- ✓ Yes, you will receive an SMS on your registered mobile number for all the transactions made. Make sure to update your contact details to avail this facility.

Q. What is a ATM PIN or APIN?

- ✓ APIN (ATM Personal Identification Number) is a 4-digit unique password required to authenticate ATM & POS transactions from your card. Never share this with anyone.

Q. How can I generate / change my PIN?

- ✓ You can reset your PIN using the online Prepaid card portal - <http://www.transcorpint.com/cards/rupee.html/rupee.html> and Click Generate Card PIN.
- ✓ Or Make a request for PIN re-issuance at the Call center - 180030001113 Or make a request for PIN re-issuance at Transcorp.support@yesbank.in

Q. What is the security features I have on my Transcorp Prepaid Card?

- ✓ TRANSCORP Prepaid Card comes with PIN based authentication for all Merchant based transactions and is powered by RuPay Pay Secure for all your online purchases. Hence, the card cannot not be misused by anyone else even if it is lost.

Q. What is the minimum & maximum amount that can be loaded on the TRANSCORP PREPAID Card?

- ✓ There is no minimum amount however the maximum amount that can be loaded is Rs.1,00,000 per card (Full KYC Customer). However, the balance on the card cannot exceed INR 1,00,000/- at any given point of time.

Q. Can I reload the TRANSCORP PREPAID Card?

Yes, the TRANSCORP prepaid cards are reloadable in nature and card can be loaded only by the Corporate that has issued it to its user. The card holder can also load his / her personal funds on it as below:-

- ✓ Request your employer who issued your card to load it.

Q. How many times the TRANSCORP PREPAID card be reloaded?

- ✓ There is no restriction on the number of re-loadings on a card. However, the balance on the card cannot exceed INR 1,00,000/- at any given point of time.

Q. How do I get to know the balance of the Card?

Check Balance by using the following methods:

- ✓ Check balance: SMS BAL< SPACE >< Last 4-Digit of Your Card> to 8828846288 from your Registered mobile number
- ✓ Visit <http://www.transcorpint.com/cards/rupee.html/rupee.html> and click on balance enquiry tab.
- ✓ Call our Customer Care number 180030001113

Q. Where can I use the Card?

- ✓ TRANSCORP Prepaid Card can be used at ATMs for cash withdrawal (If facility activated on card), all merchant locations accepting RuPay interchange for online transactions. It can also be customized as per the Corporate's requirement.

Q. Can I use the money to withdraw cash?

- ✓ Yes, the TRANSCORP Prepaid Card comes with ATM withdrawal facility (full KYC card only).

Q. Can I use the Card for online transactions?

- ✓ You can use Transcorp Prepaid Card at Shopping Outlets and for making online payments.

Q. What is the maximum limits for cash withdrawal & Non-cash transactions?

- ✓ The daily limits for cash withdrawal is INR 1,00,000/- and for purchase transactions it is INR 1,00,000/- subject to available balance on the card and regulations by RBI.

Q. Can I use the TRANSCORP PREPAID card outside India?

- ✓ The TRANSCORP Prepaid Reloadable Card is in INR currency and is meant to be used only in India.

Q. Is there a limitation to the number of times the Card can be used?

- ✓ No, there is no limitation on the number of times the Card can be used.

Q. What if I have some balance left in my TRANSCORP PREPAID Card at the time of expiry?

- ✓ You may request for a replacement card and get the balance transferred in it.

Q. Is there a minimum balance that needs to be maintained in the Card?

- ✓ No, there is no requirement to maintain a minimum balance on the Card. The entire balance on the Card can be used.

Q. Is there any maximum balance which needs not to be exceeded at any point of time?

- ✓ Yes, the balance on the card cannot exceed INR 1,00,000/- at any given point of time.

Q. Is there any limit for the overall amount that is loaded on the card?

- ✓ Yes, in a month the overall load must not exceed INR 2,00,000/- (full KYC card) or any such limit that is fixed by the Reserve Bank of India.

Q. What if my transaction value is more than the card balance?

- ✓ In such situation the transaction will get declined, we suggest you check with the Merchant for part payment using the TRANSCORP PREPAID card and the balance through some other mode of payment.

Q. What if my card is lost or stolen?

- ✓ The loss of the card can be reported to the corporate/customer care and a replacement card can be requested. A replacement card will be issued, and the amount will be transferred to the replacement card. Replacement charges of Rs. 100 plus servicecharges will be levied.

Q. What are the possible reasons for transaction being declined?

There are several possibilities:

- ✓ Your card has not been activated
- ✓ The amount of the purchase exceeds the available balance

- ✓ Your card has expired
- ✓ Your card has been reported lost or stolen
- ✓ You have entered your PIN incorrectly
- ✓ Another technical issue.

Q. Can a corporate track the expenditure of its employees?

- ✓ Yes, you can check the same from the dedicated Corporate Portal that is made available to every corporate.

Q. What if the card is expired and the employee is continuing in the Organization?

- ✓ You may request for a replacement card and get the balance transferred in it.

FAQs: TRANSCORP PREPAID GIFT CARD

Gift Card

Q. What is a TRANSCORP PREPAID Gift Card?

- ✓ TRANSCORP PREPAID Gift Card is a Rupee denominated prepaid card powered by RuPay. It is an easy and convenient mode of payment.

Q. What are the advantages of TRANSCORP PREPAID Gift Card?

- ✓ The TRANSCORP PREPAID Gift Card is a smart and secured way of Gifting.
- ✓ It can be used for Shopping at Merchant Outlets and online payments.
- ✓ With wide accessibility at more than 1 million Merchant locations and over 10,000 online websites the beneficiary can choose the Gift of their Choice.
- ✓ Easy loading from INR 500/- to Unto INR 10,000/-
- ✓ No need to open a Bank account.
- ✓ Easy tracking of spends using the dedicated TRANSCORP online portal.

Q. Can I personalize my Gift card?

- ✓ Yes, the Gift Card can be personalized.

Q. I have been gifted with the TRANSCORP PREPAID Gift Card? How does it work?

- ✓ The TRANSCORP PREPAID Gift Card is a Rupee denominated Prepaid card loaded with certain amount. You can use it at Merchant outlets and making payments online. Every time you shop, the amount is deducted from the available card balance.

Q. How do I get this card?

- ✓ Transcorp Prepaid Gift cards are issued by our Corporates partners to their employees as a part of their payment programs.
- ✓ Visit to your nearest Transcorp Branch to buy Transcorp Prepaid Gift card.
- ✓ Visit <http://www.transcorpint.com/cards/rupee.html/rupee.html> to place order for Transcorp Prepaid Gift Card.

Q. What is the validity of the Card?

- ✓ The validity of the card is 1 year or the card expiry date whichever is earlier.

Q. When can I use the Transcorp Gift Card?

- ✓ Your card will be activated with the loaded amount upon receiving an activation request from your end. Or incase the card has been given by your corporate, kindly ask the corporate to get in touch with TRANSCORP. Once activated and loaded you will receive an SMS alerts on your registered mobile number. Now the card is ready to use.

Q. How can I activate the Gift card?

You can activate:

- ✓ Via SMS
SMS "ACTIVATE<SPACE><LAST 4-DIGITS OF YOUR CARD> to 8828846288 from your Registered mobile number

- ✓ Via Visit

Visit <http://www.transcorpint.com/cards/rupee.html/rupee.html>

Fill all details: Card Number, Date of Birth, Card CVV2 number.

- ✓ Via call

Call 180030001113 and follow instruction to activate

Q. Is Registration on TRANSCORP PREPAID CARDS portal is mandatory for card usage?

- ✓ The Registration is not mandatory for usage of cards. You will continue getting alerts for card transactions on the registered mobile number & email id at the time of purchase. However, it is advisable to register on TRANSCORP portal to access your card related details.

Q. How can I access my TRANSCORP PREPAID Gift card customer portal online?

- ✓ Log on to <http://www.transcorpint.com/cards/rupee.html/rupee.html>

Register as "First Time User" using the card credentials and ATM PIN Set user id and password to access the Online customer portal.

Q. Where can I check the transaction details For Gift card?

- ✓ You may check all your transaction details by visiting online customer Portal at <http://www.transcorpint.com/cards/rupee.html/rupee.html>
- ✓ You can call our call center 180030001113 and ask to check your transaction details.

Q. How can I generate / change my PIN?

- ✓ You can reset your PIN using the online Prepaid card portal <http://www.transcorpint.com/cards/rupee.html/rupee.html>
- ✓ Or Make a request for PIN re-issuance at the Call center - 180030001113
- ✓ Or make a request for PIN re-issuance at Transcorp.support@yesbank.in

Q. What are the security features I have on my Gift Card?

- ✓ TRANSCORP PREPAID Gift Card comes with PIN based authentication for all Merchant based transactions and is powered by RuPay Pay Secure for all your online purchases. Hence, the card cannot not be misused by anyone else even if it is lost.

Q. What is the minimum & maximum amount that can be loaded on the Gift Card?

- ✓ The Gift Card can be loaded with a minimum amount of ₹ 100 to maximum amount of ₹ 10,000 per card.

Q. Can I reload the TRANSCORP PREPAID Gift Card?

- ✓ Gift Card is non-reloadable card hence you cannot reload this card.

Q. How do I get to know the balance of the Card?

Check Balance by using the following methods:

- ✓ Visit <http://www.transcorpint.com/cards/rupee.html/rupee.html> and click on balance enquiry tab.
- ✓ Check balance: SMS BAL<SPACE ><Last 4-Digit of Your Card> to 8828846288 from your Registered mobile number
- ✓ Call our CUSTOMER CARE number 180030001113

Q. Can I use the money to withdraw cash with Gift Card?

- ✓ No, you cannot withdraw cash from the ATM (Only Balance enquiry and mini statement transactions allowed).

Q. Can I use the Gift Card for online transactions?

- ✓ You can use Gift Card for making online payments.

Q. Can I use the Gift card outside India?

- ✓ The Gift card is in INR currency and is meant to be used only in India.

Q. Can I transfer funds from one Gift Card to any other card?

- ✓ No, you cannot transfer funds from your Gift Card to any other card.

Q. Is there a limitation to the number of times the Gift Card can be used?

- ✓ No, there is no limitation on the number of times the Card can be used.

Q. Is there a minimum balance that needs to be maintained in the Gift Card?

- ✓ No, there is no requirement to maintain a minimum balance on the Card. The entire balance on the Card can be used.

Q. What is the maximum transaction limits per day on TRANSCORP PREPAID Gift card?

- ✓ The transaction limits on TRANSCORP PREPAID Gift Card is INR 10,000/per day/month subject to available balance on the card.

FAQs: TRANSCORP MULTI WALLET PREPAID CARD

Transacorp Multi Wallet Prepaid Card Features:-

One Stop Solution

One card with multiple benefits for various allowance disbursement like meal, fuel, medical, recharge, etc Eliminates the hassle of multiple payment options by type of allowances eg. Vouchers, etc.

Categorized Wallets designed

Dedicated Wallets defined as per the type of allowances like meal, medical, fuel, telecom, travel, etc.

Each wallet usage is restricted to the respective merchant category only.

Hassle Free Process

Instant loading on all cards at a time through single loading instruction or directly through an Online Portal. Flexibility to load with any amount from ₹100 to as per the applicable terms

Reduced Administration cost:

Easy tracking and monitoring through Online Portals available for Corporate and Cardholders

Benefits of Multi Wallet Prepaid Card:

Benefits to Corporate

One solution for all types of expenses or allowance disbursement.

Reduced administration cost as all cards can be uploaded through single debit instruction or online fund transfer

Hassle Free process as cards can be loaded in bulk.

Web based MIS for easy tracking of all transactions, card details, usage, etc.

Elimination of cash or cheque-based payments and associated paperwork.

Benefits to Cardholders:

One Card for multiple expenses and payments.

No minimum balance needs to be maintained.

Flexibility to use the available balance on the card as per own requirement and convenience.

Online Portal Access available for tracking wallet level transactions, view statements, block/unblock card, etc.

SMS alerts for every transaction done on the card.

Wider acceptability across RuPay enabled establishments in India

Q. What is the Transcorp Multi wallet Card?

The Transcorp multi wallet Card is designed for making hassle-free disbursements of salaries/petty cash /reimbursements to your blue collar employees. With secure and convenient electronic payments it ensures instant pay outs and empowers your employees with anywhere-anytime money.

Q. Where can I use the Transcorp Multi wallet Card?

The Transcorp Multi wallet Card is issued on the RUPAY platform and can be used to withdraw cash or at any RUPAY enabled merchant outlets across the country.

Q. Can I use the Transcorp Multi wallet Card to withdraw cash?

ATM cash withdrawal access (Optional) is provided on multi wallet Card for cash withdrawal and balance enquiries.

Q. Are there any charges for Transcorp Multi wallet card for ATM uses?

There are first two transactions are free at YES bank ATM.
Rs 20.00 chargeable for ATM cash withdrawal.
Rs 10.00 chargeable for other than cash withdrawal transactions like balance check, mini statement etc.

Q. Are there any limits to the amount that can be loaded on the Transcorp Multi wallet Card?

The Transcorp multi wallet cards can be loaded for amounts varying between Rs. 100 to Rs. 50,000 in a day, subject to available balance in the card.

Q. What is the maximum amount that can be withdrawn from an ATM/swiped at merchant outlets in a day?

The maximum withdrawal limit in a day is Rs. 10,000. The Transcorp multi wallet can also be swiped for upto Rs. 50,000 in a day, subject to the balances available on the card.

Q. How can I shop online using the Transcorp Multi wallet Card?

The Transcorp multi wallet Pay cards can be used for making purchases online at Verified by RUPAY certified merchant's websites.

Q. Is the Transcorp Multi wallet Card Reloadable?

The Transcorp multi wallet card is a reloadable card. It can be loaded by the corporate as and when desired, subject to the maximum balance allowable limit.

Q. How to get a Duplicate / Replacement card?

- ✓ In case if the card is lost or stolen, the Cardholder can apply for duplicate/replacement* card by calling our Customer Care number 180030001113 or by placing a request at Transcorp.support@yesbank.in
Post the request placement, it will take 5-7 working days for the card to be delivered at your communication address.