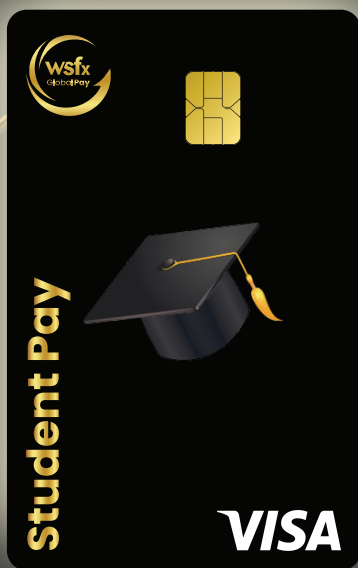


WSFx Student Pay Card

Study Overseas, Pay Smart – Skip The Fees











User Guide



Dear Customer,

Introducing the “WSFx Student Pay Card” – The ultimate Forex card for your global travel. This Tech enabled USD-denominated prepaid card lets you spend anywhere in the world with zero cross-currency markups, offering transparency and significant cost savings. The WSFx Student Pay Card is accepted worldwide in over 180 Countries and across 100 million merchant outlets & on international e-commerce sites, ensuring simple, secure and hassle-free payments. Whether you're travelling or shopping online, experience truly effortless transactions worldwide with WSFx Student Pay Card. For terms & conditions, visit wsfx.in/wsfx-student-pay

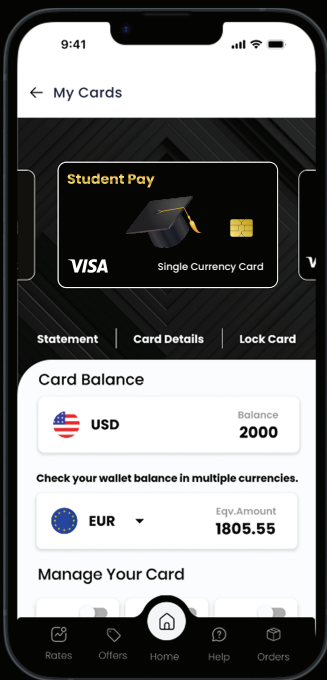
Your WSFx Student Pay Card Comes With The Below Features

- | | |
|--|--|
|  One Currency For Global Spending |  Zero Cross-Currency Fees |
|  Reload Anytime, Anywhere |  Emergency Cash Facility During Travel |
|  App-enabled Card Management |  Not Linked To Your Bank Account |
|  Accepted Globally At Visa Merchant Outlets |  Tap & Pay With Enhanced Security |
|  Instant Transaction Alerts Through SMS & Email |  24/7 Customer Service |
|  3D Secure Authentication For Online Transactions |  Chip & Pin-Based Card For Enhanced Security Against Fraud & Misuse |
|  Minimum Fees On Cash Advance | |



Getting Started

- Your WSFx Student Pay card is ready to use as soon as you receive a confirmation alert on your registered mail ID and Indian mobile number within 24 business hours
- We highly recommend you to link your WSFx Student Pay card to the WSFx Global Pay App/Portal and enjoy the benefits of managing your card anywhere across the globe
- Link your card at WSFx Global Pay App/Portal & generate new PIN by accessing reset pin option
- Your WSFx Student Pay card can be used for:
 - POS transactions at merchant outlets
 - Online Transactions
 - Cash Withdrawal from ATMs across the Globe
- You will receive real-time notifications through SMS & E-mail for your transactions using WSFx Student Pay Card



Notification

You spent USD xxx on your
WSFx Student Pay Card



Using Your WSFx Student Pay Card At Merchant Outlets

1. The merchant will dip/insert the WSFX Student Pay card at a POS terminal and enter the invoice amount.
2. Enter your four-digit ATM/POS PIN* (Only applicable at Chip and PIN enabled terminals).
3. Sign on the merchant copy of the transaction slip.
4. Collect your WSFx Student Pay Card, customer copy of transaction slip and purchase invoice.
5. For Cards with NFC** (Near Field Communication) you can look for the Visa PayWave Mark or a contactless logo at the point of sale terminal machine at merchant outlets.

***NFC Transaction limit is equivalent to USD 65 for without pin and for transaction with PIN the daily POS limit will be applicable.*

6. The card functions by tapping, waving or placing it within 4 cm of the terminal.
7. Enter 4-digit secured ATM/POS PIN (If prompted).
8. A Green light will signal indicating that the transaction is completed.
9. Collect your WSFx Student Pay Card, customer copy of transaction slip and purchase invoice.

**Please/Kindly note that the requirement of PIN entry on POS terminal at the merchant outlet(s) is a function of country specific regulations and is subject to change. PIN input is not mandatory for purchases below the permissible local limit, hence you are advised to check with the merchant before usage. In case the transaction amount is greater than the permitted transaction limit, merchant would swipe/insert the card in the normal POS terminal.*



Using Your WSFx Student Pay Card to withdraw cash at International ATMs

1. Use Your WSFx Student Pay Card at ATMs with Visa logo.
2. Insert your card into the ATM slot and select your preferred language.
3. Select the currency you want to withdraw. If uncertain, it is generally advisable to choose the local currency.
4. Enter the amount of cash you want to withdraw. Be aware of maximum daily withdrawal limits imposed.
5. Select type of account as Checking/Current/Credit.
6. Ensure that the transaction details are accurate, then confirm the withdrawal.
7. Collect your card and cash (and/or receipt, if applicable).

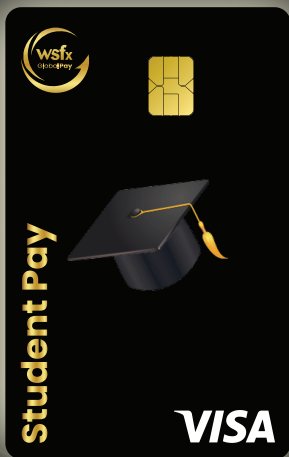


Using your WSFx Student Pay Card For Secured Online/Ecom Transactions

1. Please enable your WSFx Student Pay Card for Ecom Transactions on WSFx Global Pay App/Portal.
2. Logon to the international merchant website.
3. Select Credit card as the mode of payment.
4. To proceed, input card details, your ATM PIN and dynamic OTP received on your registered mobile number/mail ID.
5. Confirm to make payment.

Reload & Encashment

- You can reload your card instantly through WSFx Global Pay App/Portal, or through our branch network or by writing to customersupport@wsfx.in or call the customer care @ +91 8976707222
- Reload transaction once executed, cannot be cancelled. Only an encashment/cash out can be initiated
- You can also raise encashment request instantly through WSFx Global Pay App/Portal or through our branch network or by writing to customersupport@wsfx.in or call the customer care @ +91 8976707222



Track Balance & Spends

- A SMS and Email alert will be triggered as soon as your card is loaded, reloaded and for all the transactions done on your card
- You can track your spends and check your balance in the card section of the WSFx Global Pay App or call us at +91 8976707222

Lost or Stolen Card

- Temporarily block your card through the WSFx Global Pay App to prevent any fraudulent activity and misuse
- Send mail to customersupport@wsfx.in or call @ +91 8976707222 to block your card permanently
- The card holder will be liable for all the charges incurred on the card until the card is permanently blocked
- For any unauthorized transaction on your card, it is strongly advised to file complaint with the local authorities



Lost Card Liability

Insurance Liability applicable only on point of sale transactions and not for ATM transactions, if the card holder reported loss of card to the Issuer and card blocking is acknowledged by the issuer, customer will not be liable for any further usage on the card. We offer a complimentary insurance cover to safeguard you from any fraudulent usage on your WSFx Student Pay card.

For details of insurance cover policy and applicable terms & conditions, please visit wsfx.in/wsfx-student-pay

Pre-Authorization

- When you check into a hotel or rent a car using your WSFx Student Pay Card, the merchant may block/hold a certain amount on your card this is called 'Pre-authorization', and the funds on your card will be blocked until the bills are fully settled
- As per Visa guidelines, WSFx may not be able to return the pre-authorized amount for upto 30 days from the date it was authorized

Dynamic Currency Conversion

In certain countries, the overseas banks providing ATMs or POS machine payment services may offer to charge you in Indian Rupees, this concept is called as "Dynamic Currency Conversion (DCC)". This process allows the ATMs or the merchants to charge significantly higher mark-up on the currency conversion. The card issuer is not liable for "Dynamic Currency Conversion" related charges and will not be able to refund any such charges in case you proceed with DCC transaction and accept the DCC charges in the ATM/POS machines.



Schedule of Fees & Charges*

For Updated Schedule of Fee & Charges, visit
WSFx Global Pay Website wsfx.in/wsfx-global-pay

Fee Name	Charges
Issuance Fee	Nil
Reload Fee	Nil
Cash withdrawal fees**	\$2 per transaction
Cross Currency (Mark Up Fee)	Nil
Cash Advance/Cash Disbursement Fee	0.5% of the transaction amount
Inactivity Fee	Nil
Balance Enquiry Fee at ATM	\$0.5 per transaction
Card replacement Fee	International Locations INR 2500; Indian Locations – Nil

* Govt Taxes as applicable will be charged additionally.



** Additional fees for ATM transactions may be levied by the bank owning the overseas ATM used for transaction.

Limits to Use WSFx Student Pay Card

- Maximum Daily Purchase Limit (POS/Ecom/Cash Advance /Cash @ POS): \$10,000
- Maximum Daily ATM withdrawal limit*: \$1,500
- Maximum Per Transaction Loading Limit: \$25,000
- Maximum Per Transaction Contactless Limit: \$65

** Daily limits set on your WSFx Student Pay Card is the higher limit, however foreign ATMs may have their own per transaction limit depending upon their service providing bank or regulatory authorities. You are requested to check the same in the ATM premise before usage. In such cases, the lower limits will apply. Please visit wsfx.in/wsfx-global-pay for updated limits.*

Important Do's & Dont's & Safety instructions

Do's 	Dont's 
Once the card is received, please sign on the reverse of the card immediately.	Do not transact with your WSFx Student Pay card for making purchases via Telephone/Email.
While withdrawing cash or checking balance at ATM please select "Credit/Checking" as a type of account or options of account.	Do not use your WSFx Student Pay card for pre-authorization/initiating a rental at the time of checking in at hotels.
Some of the ATM acquirers charge additional transaction fees for using their ATM. Please check this before usage.	Please do not refresh/close the window while the transaction is in process during online transactions.
If you lose your card, immediately login to your WSFx Student Pay App and temporarily block your card and also report the loss by sending mail to customersupport@wsfx.in or call @ +91 8976707222	Please do not share your ATM PIN or any other information related to your card to anyone. Also, do not write such information anywhere on your card or on any other document.
To receive transactional alerts while travelling abroad, you need to have an international roaming facility enabled on your registered Indian mobile number or any active local number.	Please do not use your WSFx Student Pay Card on merchant outlets that opt for DCC (Dynamic Currency Conversion) option at the time of settlement of your bills. Please ask the merchant to settle the transaction in the local currency.
Retain the Customer charge slip copy in the cases where the merchant has cancelled or rejected the transaction, account verification or pre-authorization.	Incase/While you are using your WSFx Student Pay card for transactions at merchant outlets, ask them to dip/insert the card into the machine rather than swiping the card.

Terms & Conditions For WSFx Global Pay App/Portal

Any action taken through the user credentials via the WSFx Global Pay App/Portal will be considered as an instruction from the card holder for the specified purpose.

Security of App/Portal Login Credentials

- The card holder is responsible for the confidentiality, safety and security of the WSFx Global Pay App/Portal Login Credentials and note that the failure to do so may result to the cardholder incurring liability on the card
- In case of any loss arising even though such precautions (or other measures) adopted by the cardholder, the liability of such loss shall be only that of the cardholder

Pin Confidentiality

- The customer support must be contacted immediately @ +91 8976707222 if the cardholder believes that the card or PIN has been misused or the PIN has been known to any person and the card holder believes that such person may misuse the same
- In case of any loss arising even though such precautions (or other measures) adopted by the cardholder, the liability of such losses shall be only that of the cardholder
- The card holder can temporarily block the card, if the card holder believes that the PIN security has been compromised through the WSFx Global Pay App
- On receipt of such information, WSFx will attempt to block the request of any further transactions on the card. The applicable charges for this will be borne by the card holder

General Terms & Conditions

Before you use the WSFx Student Pay Card, please read carefully terms & conditions available on WSFx Global Pay website wsfx.in/wsfx-student-pay. The terms & conditions ("Terms & Conditions") apply to the Cardholder and usage of the WSFx Student Pay Card. If you use the WSFx Student Pay Card, you will be deemed to have accepted Terms & Conditions available on website and they will govern your use of the WSFx Student Pay Card.

The issuance and use of the WSFx Student Pay Card is subject to compliance by the Applicant of the provisions of applicable laws including but not limited to (Foreign Exchange Management Act, 1999), rules, regulations and directions as issued by the Reserve Bank of India and/or other appropriate authority under any law in force or any amendments there to from time to time.

General FAQs

Q1: What currency can be loaded?

The card supports USD, providing global acceptance with zero cross-conversion fees.

Q2: Can the card be used for multiple trips?

Yes, the card can be used for multiple trips during its five-year validity.

Q3: Will I be charged cross-conversion fees in multiple countries?

No, the card can be used in multiple countries without cross-currency conversion charges.

Q4: Can the card be reloaded?

Yes, you can reload your card via the WSFx App/Portal or at any WSFx branch.

Q5: How can I dispute a transaction?

If you notice an unauthorized transaction, you should immediately block your card through the WSFx Global Pay App/Portal and contact WSFx customer support. You can raise a dispute for investigation, and WSFx will review and respond within 90 days.



Scan the QR Code to
read more FAQs and T&C

Charges and Limits are subject to change as per FEMA regulations and guidelines. Please visit WSFx Global Pay website wsfx.in/wsfx-global-pay for detailed T&C, FAQs and further information about WSFx Student Pay Card.



Download the
Global Pay by WSFx App
or visit wsfx.in/wsfx-global-pay



WSFx Global Pay Ltd.



info@wsfx.in



www.wsfx.in



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