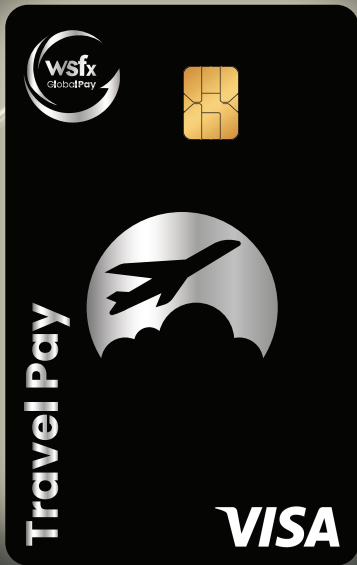


# WSFx Travel Pay Card

Travel the World, Spend with Ease – Skip the Fees

## User Guide





Dear Customer,

Introducing the “WSFx Travel Pay Card” – a tech-enabled, USD-denominated prepaid Forex card designed for global travelers seeking seamless international payment experiences. With zero cross-currency markups, it offers complete transparency, significant cost savings, and the ability to travel across countries while making payments in local currency without incurring cross-currency charges.

Accepted in over 180 countries and at more than 100 million merchant outlets, including international e-commerce platforms, the WSFx Travel Pay Card ensures secure, hassle-free, and convenient transactions wherever your journey takes you. Whether exploring new destinations, making payments at retail stores, withdrawing currency through ATMs, or shopping online, enjoy effortless spending with the WSFx Travel Pay Card. For detailed terms and conditions, visit [wsfx.in/wsfx-travel-pay](https://wsfx.in/wsfx-travel-pay)

## Your WSFx Travel 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**

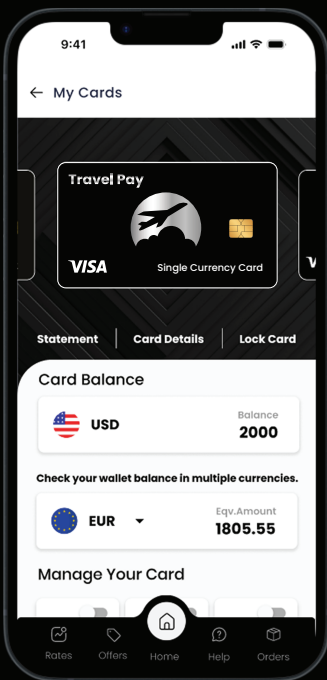


**Chip & Pin-Based Card  
For Enhanced Security  
Against Fraud & Misuse**



# Getting Started

- Your WSFx Travel 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 Travel 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 Travel 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 Travel Pay Card



## Notification

You spent USD xxx on your  
WSFx Travel Pay Card





# Using Your WSFx Travel Pay Card At Merchant Outlets

1. The merchant will dip/insert the WSFX Travel 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 Travel 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 Travel 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 Travel Pay Card to withdraw cash at International ATMs**

1. Use Your WSFx Travel 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).

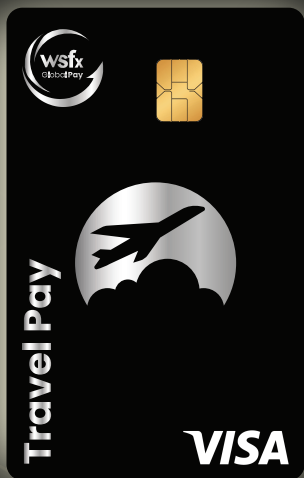


## **Using your WSFx Travel Pay Card For Secured Online/Ecom Transactions**

1. Please enable your WSFx Travel 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](mailto: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](mailto: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](mailto: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 Travel Pay card.

For details of insurance cover policy and applicable terms & conditions, please visit [wsfx.in/wsfx-travel-pay](https://wsfx.in/wsfx-travel-pay)

## Pre-Authorization

- When you check into a hotel or rent a car using your WSFx Travel 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-travel-pay](https://wsfx.in/wsfx-travel-pay)

| Fee Name                               | Charges  |
|--|--|
| Issuance Fee                           | Nil  |
| Reload Fee                             | Nil  |
| Cash withdrawal fees**                 | \$2 per transaction  |
| Cross Currency<br>(Mark Up Fee)        | Nil  |
| Cash Advance /Cash<br>Disbursement Fee | 2% of the transaction<br>amount                                |
| Inactivity Fee                         | Nil  |
| Balance Enquiry Fee<br>at ATM          | \$0.5 per transaction  |
| Card replacement Fee                   | International Locations<br>INR 2500;<br>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 Travel 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 Travel 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-travel-pay](https://wsfx.in/wsfx-travel-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 Travel 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 Travel 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 Global 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 Travel 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 Travel 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 Travel Pay Card, please read carefully terms & conditions available on WSFx Global Pay website [wsfx.in/wsfx-travel-pay](https://wsfx.in/wsfx-travel-pay). The terms & conditions ("Terms & Conditions") apply to the Cardholder and usage of the WSFx Travel Pay Card. If you use the WSFx Travel Pay Card, you will be deemed to have accepted Terms & Conditions available on website and they will govern your use of the WSFx Travel Pay Card.

The issuance and use of the WSFx Travel 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-travel-pay](https://wsfx.in/wsfx-travel-pay) for detailed T&C, FAQs and further information about WSFx Travel Pay Card.*





Download the  
**Global Pay by WSFx App**  
or visit [wsfx.in/wsfx-travel-pay](https://wsfx.in/wsfx-travel-pay)



**WSFx Global Pay Ltd.**



[info@wsfx.in](mailto:info@wsfx.in)



[www.wsfx.in](https://www.wsfx.in)



89767 07222