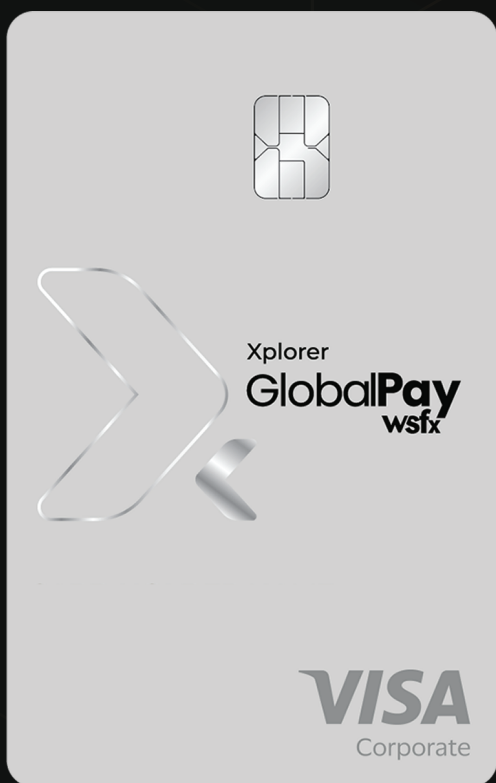


# GlobalPay Xplorer Metal Card User Guide



Dear Xplorer,

Introducing the GlobalPay Xplorer Metal Card — crafted in solid metal, designed to be both a statement of style and your trusted travel companion. It offers 30 multi-currency wallets with zero-cost transfers between them, along with curated, transit-exclusive features, all seamlessly managed within GlobalPay App, making it truly money that travels with you.

Xplorer goes beyond payments, delivering global experiences with pay-per-use freedom, exploration, and luxury. This GlobalPay Xplorer Metal Card offers complete transparency and meaningful cost savings and is accepted at 100+ million merchants across 180+ countries, including international e-commerce platforms. Load up to 30 popular currencies (USD, GBP, EUR, CHF, CAD, AUD, SGD, HKD, THB, AED, SAR, ZAR, NZD, JPY, SEK, DKK, MYR, IDR, TRY, QAR, VND, CNY, KWD, OMR, KRW, NOK, PHP, GEL, AZN, and ILS) for secure and convenient spending wherever you go. Use it for shopping in stores, withdrawing cash from ATMs, or online purchases. Enjoy hassle-free transactions on your next adventure.

As part of your Xplorer experience, you receive a Global Lounge Pass with 4 complimentary international airport lounge accesses, along with a Global SIM that works across 175+ countries, ensuring comfort, connectivity, and convenience wherever your journey takes you.

## **Begin Your Journey to Freedom. Exploration. Luxury. With Xplorer**

India's First Pay-Per-Use GlobalPay Xplorer Metal Card

***Freedom—Transactions without boundaries  
True Zero Fee Forex Card***

- ✔ Zero cross-currency fee
- ✔ Zero cost on Global Wallet Transfers
- ✔ Unlimited ATM withdrawal fee
- ✔ Zero load/ reload fee
- ✔ Zero cost cashout

## Pay-Per-Use benefits

Exploration—Your Transit. Your Terms	Luxury—Experiences that Belongs to You
<ul style="list-style-type: none"><li>• Global airport lounge access</li><li>• Airport transit hotels</li><li>• Meet &amp; Assist for SeniorCitizens &amp; Events</li><li>• Visa application at doorstep</li><li>• Lounges at visa application centre</li><li>• Global SIM</li><li>• Instant Travel Insurance</li></ul>	<ul style="list-style-type: none"><li>• Global Club access and curated spaces</li><li>• Golf Club Access</li><li>• Airport Spas indulgences</li><li>• Airport Food &amp; Beverages</li><li>• Valet parking at premium touchpoints</li></ul>

## Built-In advantages



Reload Anytime,  
Anywhere



Not Linked To Your  
Bank Account



App-enabled Card  
Management



Tap & Pay With  
Enhanced Security



Accepted Globally  
At Visa Merchant  
Outlets



24/7 Customer  
Service



Instant Transaction  
Alerts Through SMS  
& Email



Card insurance  
coverage up to  
₹5 lakhs



3D Secure  
Authentication For  
Online Transactions

# Getting Started with the Xplorer Metal Card

- The GlobalPay Xplorer Metal Card is ready to use within 24 business hours once you receive a confirmation on your registered email ID and Indian mobile number
- We recommend linking your GlobalPay Xplorer Metal Card to the GlobalPay App/Portal to manage it anytime, anywhere
- Simply link your GlobalPay Xplorer Metal Card and generate a new PIN via the reset PIN option
- GlobalPay Xplorer Metal Card can be used for POS purchases, online transactions, and ATM cash withdrawals worldwide.

You will receive real-time SMS and email alerts for all transactions

## Merchant Usage Guide

1. The merchant will dip/insert the GlobalPay Xplorer Metal Card at a POS terminal and enter the invoice amount.

Enter your four-digit ATM/POS PIN\* (Only applicable at

2. Chip and PIN enabled terminals).

Sign on the merchant copy of the transaction slip.

3. Collect your GlobalPay Xplorer Metal Card, customer copy
4. 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.

Collect your card and cash (and/or receipt, if applicable).

6. The card functions by tapping, waving or placing it within 4 cm of the terminal.

Enter 4-digit secured ATM/POS PIN (If prompted)

7. A Green light will signal indicating that the transaction is
8. completed.

9. Collect your GlobalPay Xplorer Metal Card, customer copy of transaction slip and purchase invoice.

\*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, the merchant would swipe/insert the card in the normal POS terminal.

## **International ATM withdrawals worldwide**

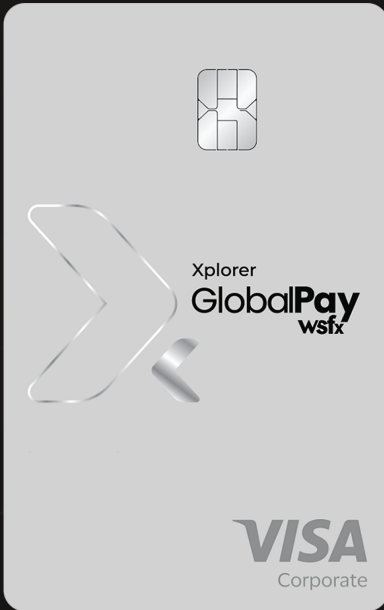
1. Use Your GlobalPay Xplorer Metal Card at ATMs with Visa logo.
2. Insert your card into the ATM slot and select your preferred language.
3. Select the currency you want to withdraw. If uncertain, it is generally advisable to choose the local currency.
4. Enter the amount of cash you want to withdraw. 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)

## **Secure Online/Ecom Transactions Payments**

1. Please enable your GlobalPay Xplorer Metal Card for Ecom Transactions on the GlobalPay 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 the dynamic OTP received on your registered mobile number/mail ID.
5. Confirm to make payment.

# Reload & Encashment

- You can reload your GlobalPay Xplorer Metal Card instantly through GlobalPay App/Portal, or through our branch network or by writing to customersupport@wsfxglobalpay.com or call the customer care @ +91 8976707222 or 18002673899
- Reload transactions, once executed, cannot be cancelled. Only an encashment/cash out can be initiated
- You can also raise encashment request instantly through GlobalPay App/Portal or through our branch network or by writing to customersupport@wsfxglobalpay.com or call



# 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 spending and check your balance in the card section of the GlobalPay App or call us at +91 8976707222 or 18002673899

## Lost or Stolen Card

- Temporarily block your card through the GlobalPay App to prevent any fraudulent activity and misuse
- Send mail to [customersupport@wsfxglobalpay.com](mailto:customersupport@wsfxglobalpay.com) or call @ +91 8976707222 or 18002673899 to block your card permanently
- The cardholder 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 cardholder reported loss of the card to the Issuer and card blocking is acknowledged by the issuer, the 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 Xplorer Metal Prepaid Global Card

For details of insurance cover policy and applicable terms & conditions, please visit

<https://www.wsfxglobalpay.com/xplorer>

## Pre-Authorization

- When you check into a hotel or rent a car using your GlobalPay Xplorer Metal 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, GlobalPay may not be able to return the pre-authorized amount for up to 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 "Dynamic Currency Conversion (DCC)". This process allows the ATMs or the merchants to charge a significantly higher markup 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 Charges\* & Applicable Limits

For Updated Schedule of Fee & Charges, visit <a href="https://www.wsfxglobalpay.com/xplorer">https://www.wsfxglobalpay.com/xplorer</a>	
Fee Name	Charges
Issuance Fee	INR 9,999
Reload Fee	Nil
Cross Currency Fee	Nil
Cash Advance /Cash Disbursement Fee	2% of the transaction amount
Wallet to Wallet Transfer Fee*	Nil
Lost Card Replacement Fee	INR 3,999

\* 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.

Daily limits set on your GlobalPay Xplorer Metal 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 <https://www.wsfxglobalpay.com/xplorer> for updated limits.

## Schedule of Charges\* and Applicable Limits

Currency	ATM Cash Withdrawal Fee	Balance Enquiry Fee at ATM
USD	NIL	0.5
GBP	NIL	0.5
EUR	NIL	0.5
CAD	NIL	0.75
AUD	NIL	0.75
SGD	NIL	0.75
AED	NIL	2
SAR	NIL	2
THB	NIL	16
CHF	NIL	0.5
HKD	NIL	4
ZAR	NIL	7
NZD	NIL	0.75
JPY	NIL	60
SEK	NIL	4



Currency	ATM Cash Withdrawal Fee	Balance Enquiry Fee at ATM
DKK	NIL	2.75
MYR	NIL	2
IDR	NIL	8500
TRY	NIL	22
QAR	NIL	1.8
VND	NIL	13150
CNY	NIL	3.48
KWD	NIL	0.15
OMR	NIL	0.25
KRW	NIL	600
NOK	NIL	3.25
PHP	NIL	30
GEL	NIL	1.5
AZN	NIL	0.85
ILS	NIL	1.6

### Limits:

- Maximum Daily Purchase Limit (POS /E-commerce/ Cash Advance/Cash @ POS ): \$ 10,000 or equivalent
- Maximum Daily ATM Withdrawal Limit\*: \$ 1,500 or equivalent
- Maximum Per Transaction Loading Limit: \$ 25,000 or equivalent
- Maximum Per Transaction Contactless Payment Limit: \$ 65 equivalent

\*Daily limits set on your GlobalPay Multi Currency 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.

# Important Do's & Dont's & Safety instructions

Do's 	Dont's 
<p>While withdrawing cash or checking balance at ATM please select "Credit/Checking" as a type of account or options of account.</p>	<p>Do not use your GlobalPay Xplorer Metal Card for pre-authorization/initiating a rental at the time of checking in at hotels.</p>
<p>Some of the ATM acquirers charge additional transaction fees for using their ATM. Please check this before usage.</p>	<p>Please do not refresh/close the window while the transaction is in process during online transactions.</p>
<p>If you lose your card, immediately login to your GlobalPay App and temporarily block your card and also report the loss by sending mail to <a href="mailto:customersupport@wsfxglobalpay.com">customersupport@wsfxglobalpay.com</a> or call @ +91 8976707222</p>	<p>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.</p>
<p>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.</p>	<p>Please do not use your GlobalPay Xplorer Metal 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.</p>
<p>Retain the Customer charge slip copy in the cases where the merchant has cancelled or rejected the transaction, account verification or pre-authorization.</p>	<p>Incase/While you are using your GlobalPay Xplorer Metal Card for transactions at merchant outlets, ask them to dip/insert the card into the machine rather than swiping the card.</p>

# Terms & Conditions For GlobalPay App/Portal

Any action taken through the user credentials via the GlobalPay 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 GlobalPay 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 GlobalPay App
- On receipt of such information, Global Pay 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

## Card Block

The Cardholder can only block the card temporarily and unblock it using the GlobalPay App. GlobalPay Will not be responsible for any misuse of card on account of sharing loss of the login credentials

# General Terms & Conditions

- Wallet to Wallet Transfer once executed cannot be cancelled or reversed

Before you use the GlobalPay Xplorer Metal Card, please read carefully terms & conditions available on GlobalPay website <https://www.wsfxglobalpay.com/xplorer>. The terms & conditions ("Terms & Conditions") apply to the Cardholder and usage of the GlobalPay Xplorer Metal Card. If you use the GlobalPay Xplorer Metal Card, you will be deemed to have accepted Terms & Conditions available on website and they will govern your use of the GlobalPay Xplorer Metal Card.

The issuance and use of the GlobalPay Xplorer Metal 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?

Your Xplorer Metal Prepaid Global Card can be loaded with world's 30 major currencies USD, GBP, EUR, CHF, CAD, AUD, SGD, HKD, THB, AED, SAR, ZAR, NZD, JPY, SEK, DKK, MYR, IDR, TRY, QAR, VND, CNY, KWD, OMR, KRW, NOK, PHP, GEL, AZN, and ILS.

### Q2: Can the card be used for multiple trips?

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

### Q3: Can the card be reloaded?

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

### Q4: How can I dispute a transaction?

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

Charges and Limits are subject to change as per FEMA regulations and guidelines. Please visit GlobalPay website <https://www.wsfxglobalpay.com/xplorer> for detailed T&C, FAQs and further information about GlobalPay Xplorer Metal Card.

## Download the **GlobalPay** App



**WSFx Global Pay Ltd.**



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[www.wsfxglobalpay.com](http://www.wsfxglobalpay.com)



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