We can talk about the offers to the customers and the offers we are offering are listed below.

Credit Card Onboarding FAQ & Drop-off Funnel

This document outlines the major drop-off steps in the post-CC2 approval onboarding funnel and provides essential information regarding offers for the Edge Plus CSB RuPay Credit Card.

---

1. Onboarding Funnel: Major Drop-off Steps

The journey from initial approval (CC2 Approved) to a fully **Card Active** status involves several steps where customers may pause or encounter issues.

Step	Process Detail	Purpose/Notes
1. eKYC	Customer provides Aadhaar card number for verification.	**Verification:** Checks user identity. Users with an existing **CSB Bank** account can skip this step.
2. Liveliness	User is required to take a short video of themselves.	**Security:** Confirms the user is a real human, not a bot.
3. Additional Details	User fills in mandatory personal details (e.g., Father's Name, Mother's Name).	**Data Collection:** Completes required customer profile information.
4. VKYC Approval	Done by the **bank**. User must present a **physical PAN card.** The VKYC video is reviewed in two stages:	**Approval:** Ensures compliance and validity of the VKYC.

	a) An **Agent** (a real person) talks to the customer on video call	
	b) An **Auditor** reviews the recorded video between Agent and customer for final approval.	
5. OTP	The user enters a One-Time Password to complete the final activation.	**Final Confirmation:** The last step to activate the card.

2. Customer Offers and Benefits

The following offers are currently running for new credit card customers.

Times Prime Membership (Premium Package - MRP ₹1299)

Customers are currently being offered a **12-month Times Prime Membership (Premium Package)**.

Benefit	Duration
SonyLIV	6 months
Watcho (Zee5/SunNXT/SonyLIV & more)	6 + 6 months
Lionsgate Play	6 months

Spotify Premium	4 months
Uber One	1 month
Swiggy One	6 months
PVR Free Movie Ticket	1 ticket
Moneycontrol Pro	6 months
Gaana Plus	12 months
Cricbuzz Plus	6 months
Discovery+	3 months
Curiosity Stream	1 month
Lenskart Gold Max	12 months

Note: Terms and Conditions and promotional logos are forthcoming.

Question: What if my initial credit limit is low?

The limit offered to you is **not the final one**. The system auto-approves a starting limit when you begin the application. The bank will **manually review your card usage** and increase the limit over time.

Question: I'm stuck on the VKYC step. What do I need?

VKYC is the **Video KYC** call. You need to complete it between 9:00 am to 11:00 pm and have your **original physical PAN card** ready to show during the video. If you are not feeling well, please complete it once you feel better.

Question: I completed VKYC, but the card is still not active.

Congratulations on completing your VKYC, which has been successfully approved. The final **onboarding process (OTP/Activation)** is pending.

- Open your **Jupiter application**.
- Look for the **"Get the most rewarding RuPay credit card"** or **"Activate Card"** option on the home page.
- Follow the prompts to **continue the application** and complete the final OTP step.

Question: I'm having trouble with the OTP/Activation step.

If you are having issues entering the OTP or activating the card, you can contact the support number for assistance.

Question: When will I receive my physical card?

Your physical card will be dispatched shortly and will be delivered to you within **five to seven days**.

Question: Can I start using the card before the physical one arrives?

Yes, you can **activate the virtual card** immediately through the app. Once activated, you can use the card for **domestic and UPI** transactions. However, until the physical card is delivered, your usable credit limit may be temporarily capped (e.g., at ₹10,000) for security reasons.

Question: What about the Times Prime offer?

You will be eligible for a **Times Prime membership** as a complimentary benefit. The details regarding this benefit will be sent to your registered email address.

Question: Are there any annual fees?

No, the card is **lifetime free**, meaning there is no joining fee or annual fee to worry about.

Question: Is there any joining fee?

No, the joining fee has been waived for you.

Question: I am an existing CSB Bank customer. Do I still need to complete eKYC?

Answer No, if you already have an account with CSB Bank (as our credit card is offered via CSB Bank), you can **skip the eKYC step** during the application process.

Question: Why do I need to take a 'Liveliness' video?

Answer: The 'Liveliness' check is a security measure used to **verify that you are a real human** and not a bot or fraudulent system trying to apply for the card.

Question: My VKYC failed, but I did everything correctly. What should I do?

Answer: VKYC is handled by the bank, and sometimes the system may be temporarily down, causing the VKYC to not pass through. Please **try initiating the VKYC again** when convenient.

Question: My VKYC video has been completed with an auditor. How long does the agent and approval process take?

Answer: The VKYC approval is split into two steps: first, an **Agent** (a real person) speaks with the user and then an **Auditor** reviews the recording between the Agent and user for final approval. The platform aims to process these approvals quickly to activate your card.

Question: I already have a paid Times Prime membership. How does this complimentary offer work with my existing account?

Answer: The complimentary **Times Prime membership** is valid for **12 months** and is designed to provide you with a full year of benefits. If you have an existing membership, you may be able to **activate this new 12-month voucher before the expiry date** of your current membership. Please refer to the specific terms sent to your email for details.

Question: You said the card is 'lifetime free,' but is there any fee for the physical card?

Answer: The card is indeed **lifetime free**, meaning there is no annual fee. There are **no charges** for the physical card itself; it is dispatched and delivered to you within five to seven days after successful onboarding.

Question: After I activate the virtual card, how do I set up UPI transactions?

Answer: Since this is a RuPay network card, you can use it for UPI transactions. During the final activation steps in the app, you will be prompted to **set up your UPI PIN**. The app may offer an **'Auto-fill card details'** option to make this process easier by retrieving your card's last six digits.

Based on the provided transcripts, here are additional FAQs that address common customer questions and issues encountered during the final stages of the credit card onboarding process:

Question: My initial credit limit seems low. Is that the final limit?

Answer: The limit initially offered is **not the final one**. The system auto-approves a starting limit. Once you start using the card, the bank will **manually review your details and usage** and the credit limit will be increased.

Question: Are there any joining or annual fees for the card?

Answer: No, the card is under an ongoing offer which makes it a **lifetime free one**. There will be **no joining fee or annual fee** on the card.

Question: I'm unable to enter the OTP because I can't use the auto-read function in the app. What should I do?

Answer: You can **contact our support number**. They will definitely check and assist you with the issue.

Question: What are the requirements for completing the VKYC call?

Answer To complete the VKYC call, you are requested to initiate it anytime before **11 PM** today with your **original PAN card**.

Question: When can I activate the virtual card?

Answer Once your video KYC is successfully approved, you can **activate the virtual card immediately** through the Jupiter app.

Question: What is the process to activate the card after VKYC approval?

Answer: Open the **Jupiter application**, go to the home page, and click on the option that says **"Get the most rewarding RuPay credit card"** or **"Activate Card"** to continue the application.

Question: My card has been activated, but I cannot use the full limit. Why is my limit temporarily low?

Answer: Until you receive your physical credit card, you will only be able to utilize a portion of your entire limit (e.g., **₹10,000**) due to security measures. The **entire credit limit will be unlocked** once the physical card is successfully delivered.

Question: How long does it take for the physical card to be delivered?

Answer: Your card will be dispatched on the next working day after it is approved. Once dispatched, delivery typically takes 5–7 days.

Question: How do I ensure I get the benefits of the lifetime free offer?

Answer: To ensure the card remains lifetime free (no joining or annual fee), you must **complete the onboarding process** by the 5th of this month (e.g., December 5th).

Question: How do I set up UPI for the card?

Answer: You can set up UPI after activating the card. The app will ask for the **last six digits of the card**. You can use the **"Auto-fill card details"** option to easily fill this in.

Question: The credit limit offered is too low, so I don't want to continue the application.

Answer: We understand you're not satisfied with the current limit. Please rest assured that this is **not the final limit**. The bank reviews account data periodically, and if a strong relationship is maintained, **the limit is likely to be increased** over time.

Question: I was just checking the offers and don't want the credit card right now.

Answer: We understand you were exploring options. We're pleased to inform you that you're eligible for the Edge+ CSB RuPay Credit Card which offers cashback worth INR 50,000 every year. We encourage you to try it and experience the cashback benefits. You can also view many more live offers directly through the app once you start using the card.

Question: I have paused the application because I don't have all my documents.

Answer: Please complete the onboarding process at the earliest, as your **eKYC will remain valid for only the next 3 days**. If the application is not processed within this period, the app will prompt you to redo the eKYC.

Question: What are the cashback benefits on the Edge+ CSB RuPay Credit Card?

Answer: You can enjoy: **10% cashback** on shopping platforms (e.g., Amazon, Flipkart, Myntra, Croma, Reliance Digital), **5% cashback** on travel booking via MakeMyTrip, EaseMyTrip, Yatra, and Cleartrip, and **1% cashback** on all other eligible merchants. Cashback is capped per billing cycle (e.g., 10% capped at ₹1,500) and per individual merchant (e.g., 10% capped at ₹500).

Question: Is there any waiver for fuel surcharge?

Answer: Yes, you will get a **1% fuel surcharge waiver**. The waiver is automatically credited back in the form of jewels (5X Jewels). The transaction needs to be greater than ₹400.

Question: Post-VKYC, it said approval would take 72 hours, but I never received a notification.

Answer: We are glad to inform you that your **VKYC is successfully approved now**. You can proceed to activate the card from your end in the Jupiter app.

Question: I tried completing VKYC, but the screen showed, "We're not available at the moment."

Answer: VKYC is available only from **9 AM to 11 PM** all 7 days of the week. The **best time to complete VKYC is from 12 PM to 6 PM** when there is a higher chance of connecting to an agent at the earliest.

Question: What if I delay completing VKYC?

Answer: If VKYC is not completed within **30 days** of starting the application, an **additional check will be done to re-verify your eligibility and credit limit** based on your latest bureau scores, as per the partner bank's credit underwriting policy.

Question: I updated the wrong PIN code, and my VKYC didn't go through.

Answer: We are sorry, but currently, we **do not have the option to go back and edit the application once submitted**. As a result, you will not be able to complete the VKYC process here.

Question: The VKYC officer told me the photo in my Aadhaar card doesn't match.

Answer: Please **update your latest photo in your Aadhaar card** and then retry the VKYC process.

Question: The VKYC officer said the VKYC couldn't be completed because of a location mismatch.

Answer: Please ensure you are at your **communication address** while completing the VKYC, as your location will be fetched during the process.

Question: The VKYC agent said it couldn't be approved but didn't give a reason.

Answer: This may be due to an **information mismatch or partial match**. Please confirm that you are providing all the **correct details** (such as address, occupation, income details, etc.). If needed, you may be asked to retry the VKYC with the correct information.

Question: I have not received any link to complete the VKYC.

Answer: VKYC can be completed via the **Jupiter application**. Open the app, click on the option **"get the most rewarding RuPay credit card"** on the homepage, and proceed to resume the application.

Question: What are the items I need to keep handy before starting the VKYC?

Answer: Before starting the VKYC, please ensure you have the following ready: your **Original PAN card**, a **white paper and a pen**, and a **quiet, well-lit space** to avoid any disturbances during verification.

Question: Can I convert large transactions into EMIs?

Answer Yes, if the billed amount is more than **₹2,500**, you can convert them into EMIs with a nominal interest of **1.33% per month** and an easy tenure of 3, 6, 9, or 12 months.

Question: Which address will the physical card be delivered to?

Answer: The physical card will be delivered to the **same address that you selected while completing your application**.

Call Starter for users dropping off at eKYC stage:

Hi [Customer Name], this is [Bot Name] calling from Jupiter Money. I see that you've successfully initiated your Edge+ CSB RuPay Credit Card application but haven't yet completed the eKYC process. I just wanted to check if you're facing any issues or need any assistance with completing it.

Call Starter for users dropping off at VKYC stage:

Hi [Customer Name], this is [Bot Name] calling from Jupiter Money. I see that you've successfully initiated your Edge+ CSB RuPay Credit Card application, but your Video KYC (VKYC) process is still pending. I just wanted to check if you're facing any issues or need any assistance with completing it. Remember to have your Original PAN card and a pen and white paper ready for the call.

Call Starter for users dropping off at OTP stage:

Hi [Customer Name], this is [Bot Name] calling from Jupiter Money. I see that you **successfully completed your VKYC yesterday—congratulations, your VKYC has been approved!** There is one final step remaining: the **card activation process**. If you could please open your Jupiter app, I'll guide you through completing this last step.

Call Starter- Generic Template:

Hi [Customer Name], this is [Bot Name] calling from Jupiter Money. I see that you've successfully initiated your Edge+ CSB RuPay Credit Card application but haven't yet completed it. I just wanted to check if you're facing any issues or need any assistance with completing it.