

Frequently Asked Questions - FBP Claim & reimbursement process - Zeta



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1. FAQ on Meal Card & FBP Reimbursements

1. What is Zeta card?

It is as super card issued by ZETA in partnership with RBL bank. It is a plastic card powered by MasterCard. This card can be used just like a debit card at any of the card accepting merchant outlets. Zeta App contains multiple virtual wallets like Meal Vouchers, Vehicle Fuel and Maintenance, Driver Salary and Cash.

The unique attribute of this card is that it can understand the nature of the outlet you are transacting at and can use money from either Meal or Cash wallet. If you are paying at a food outlet the card understands that Meal Vouchers can be used to make payment. If the balance in meal vouchers is not adequate for a given transaction, money from Cash wallet will be used. If the outlet is not a food outlet, then Cash wallet is used to make the payment.

2. Are Zeta cards accepted only in food joints or can it be used anywhere?

Zeta cards are accepted in all merchant outlets that accept debit/credit card.

3. Where will the reimbursement claim amounts be credited?

Reimbursement claim amounts are credited to Zeta cash wallet.

4. Should Zeta cash wallet be used only for purchase of food items?

No, amount in the Zeta cash wallet can be used for any kind purchases using Zeta super card like any other debit card. The amount in cash card can be transferred back to any of your bank accounts via IMPS using Zeta App or Zeta web portal at no cost.

5. How can I claim FBP reimbursements using Zeta App or Zeta web portal?

The following process should be followed for claiming FBP reimbursements:

- For claiming VFM ensure that bill should have bill date, bill no and amount, if the details are not available in the bill it will not be accepted by Zeta.
- For claiming Driver salary reimbursement, download the Driver salary reimbursement claim form from folklore payroll and fill up the details, take a printout and get it signed by the driver and upload under the Zeta Driver salary reimbursement.
- It is mandatory that Driver salary reimbursement should be claimed on a monthly basis and separate receipt should be uploaded for each month.
- Upload bills on Zeta app or Zeta web portal under respective wallet like Vehicle Fuel & Maintenance, Driver Salary.



6. When do I get the credit into Zeta cash card?

Uploaded bills on Zeta are verified for its authenticity as declared by members. On completion of verification process, amount will be credited on a month to month basis in to your Zeta cash wallet.

7. What is the cut-off date for submission of reimbursement claims?

Bills submitted up to 20th of the month will be considered for payment. Entitled reimbursement amount will be credited to Zeta cash card by end of the month.

8. How do I know if the bills submitted for reimbursement claims are being processed?

Members should check the details of the claims using in the Zeta app or Zeta web portal. The bills uploaded are approved or declined by Zeta's processing team. Members get notification on each of the transactions. For any clarification members can get help thorough Zeta app or Zeta Web portal or call using hotline.

9. Can I upload one photo image consisting of different bills?

No, each bill should be uploaded separately, please ensure that bills uploaded are properly legible, if the image of the bill is blur or improper it will be rejected by the Zeta claims processing team.

10. Who all can collect Zeta cards?

All the members can collect Zeta cards, it has a validity of 10 years.

11. What should I do to collect Zeta cards?

The following details should be kept ready, before proceeding to the Zeta helpdesk for collecting the card:

- Carry a self-attested photocopy of your PAN card and address proof (Aadhar/ Passport/ Voter ID) for KYC compliance. Alternatively, Zeta is also exploring eKYC method for a better member experience
- If you have a smart phone, download Zeta app. Do not enter any details in the App till you collect your Zeta Super Card
 - Android : Zeta Wallet, Payment, Save Tax
 - iOS : Zeta Pay
- At the helpdesk, the team will activate your card for your use
- If you are not a smart phone used, the team will guide you in creating login id through web link to login through www.zeta.in

12. Why should I provide my personal documents for KYC to Zeta?

As per the RBI guidelines and notification (Ref No. RBI/DPSS/2016-17/53) KYC compliance is mandatory for any transaction made by Prepaid Payment Instruments exceeding Rs.10000. If the KYC documents are not submitted, Meal allowance or reimbursement amounts cannot be credited to Zeta card.



13. Are personal documents/information submitted to Zeta safe?

Yes it is completely safe. Zeta is authorized by RBL (Rathnakar Bank Ltd.) for collecting the KYC documents before issuance of card powered by MasterCard. The collected KYC documents are handed over to RBL for record keeping as per the requirements of banking regulations.

Zeta is an ISO 9001 & ISO 27001 certified company, it is also PCI DSS certified. All information is highly secured and encrypted. In addition, Zeta has also signed a Non-Disclosure Agreement (NDA) with CGI.

14. What are Zeta meal vouchers?

Zeta meal vouchers are digital tax-saving food vouchers issued by Zeta in partnership with RBL Bank which are valid for three years. They can be used to purchase food and non-alcoholic beverages and can be spent via a physical card, or an NFC tag or through Zeta app. Zeta Meal vouchers have a validity of three years.

15. Can I use meal vouchers to buy items other than food and non-alcoholic beverages?

No. As per income tax rules, meal vouchers are to be used only for the purchase of food and non-alcoholic beverages. Amount loaded under the meal card is non-transferrable.

16. How do I check meal voucher balance?

You can track and check meal voucher balance via Zeta app or using Zeta web portal.

17. Can I pay for my meals/food orders using my Zeta card?

Yes, you can use Zeta card to pay online or swipe the card at any outlet, which sells food and non-alcoholic beverages, just like a debit card to make the payment.

18. I have opted for meal card as part of FBP declaration, when will the money be loaded on to the card?

After members have onboarded, collected Zeta card and CGI mail ID is verified and activated within the due date mentioned, payroll team will get a report from Zeta. Based on the FBP declaration made by the member and eligible entitlement amount will be loaded to meal wallet by end of each month.

19. How do I use meal card? Where all can I use it?

Meal cards are powered by Zeta platform. Meal vouchers can be used/accessed by Zeta Super Card, Zeta Super Tag and the Zeta app.

- Zeta Super Card is a MasterCard powered plastic card
- Zeta Super Tag is an NFC enabled sticker
- Zeta app on your Android or iOS smartphones



You can use Zeta card at office cafeteria, or any card-accepting food store which sell only food & non-alcoholic beverages. You can also to pay for online food orders. You can even place orders for food from delivery services directly using the Zeta app.

20. What is benefit of Zeta card to members?

Zeta card can be used for receiving digital meal vouchers and for availing FBP reimbursement amount. Solution provided by Zeta is completely paperless and convenient to use. No hassles of entering bill details in Folklore payroll, taking printout, attaching bills and other supporting documents, dropping it in the drop box, waiting for the approval etc.. The advantages are that a member can upload bills instantly on-the-go, no storage of physical bills for claims, track claim status from your app or web portal.

21. What are the procedures that I need to follow to claim FBP reimbursements?

Members needs to declare the FBP reimbursement components in Folklore Payroll, based upon the declaration made for VFM and Driver salary reimbursements, wallets will be enabled by end of the month.

Submit the reimbursement claims like vehicle fuel & maintenance and driver salary bills through Zeta app or Zeta web portal using the respective wallets enabled.

22. Can I transfer the reimbursement amount credited to cash wallet from Zeta to other bank accounts or can I pay to others or shop through Zeta App?

Yes, you can transfer the reimbursement amount from your cash wallet to your savings bank account. There are no charges for the transfer made thorough Zeta.

23. Can I upload the bills that are more than the monthly entitlement?

Yes, you can upload bills that are more than your entitlement for the month. However, the reimbursement will be made to your cash wallet as per your entitlement up to the month of claiming the reimbursement.

For e g.: If member has uploaded VFM bill of Rs.5000 in June and it is approved by Zeta's processing team, then member's entitlement up to June is calculated as Rs.1250 x 3 months = Rs.3750. It will be credited to Zeta cash wallet by end of June and the remaining Rs.1250 will be credited in July.

24. I lost my Zeta Super card, what is the procedure to get a new Zeta Super Card?

If you have lost your Zeta super card, you need to block the card in the Zeta App.

To order the fresh card you need to you need send a mail to **register@zeta.in** through their official email id and mention the following details:-

Employee id	Name	Address	Contact no.
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Zeta team will courier the new card to your address within a week to ten days' time. If you need any support regarding activating or adding the new card Is contact Zeta Support team at support@zeta.in or 022-61123989 (10 am – 7 pm) or you can chat through your Zeta App or you can collect the fresh card during the monthly help desk conducted in office.



25. I am leaving CGI do I need to change the official mail id in the Zeta app?

If you are leaving CGI and submitted the claims before last working day, it is suggested not to change your **official mail id** in the Zeta app, as zeta reimbursements credited to cash card is based upon your official mail id.

For any further clarification related to FBP components please refer FBP Policy and Procedure document in Folklore Payroll.

2. Onboarding and Documentation.

A. Onboarding :-

I. Members will be issued a Super Card issued by ZETA in partnership with RBL. You can collect it as per the schedule communicated. Zeta Super Card is a plastic card that is powered by MasterCard.

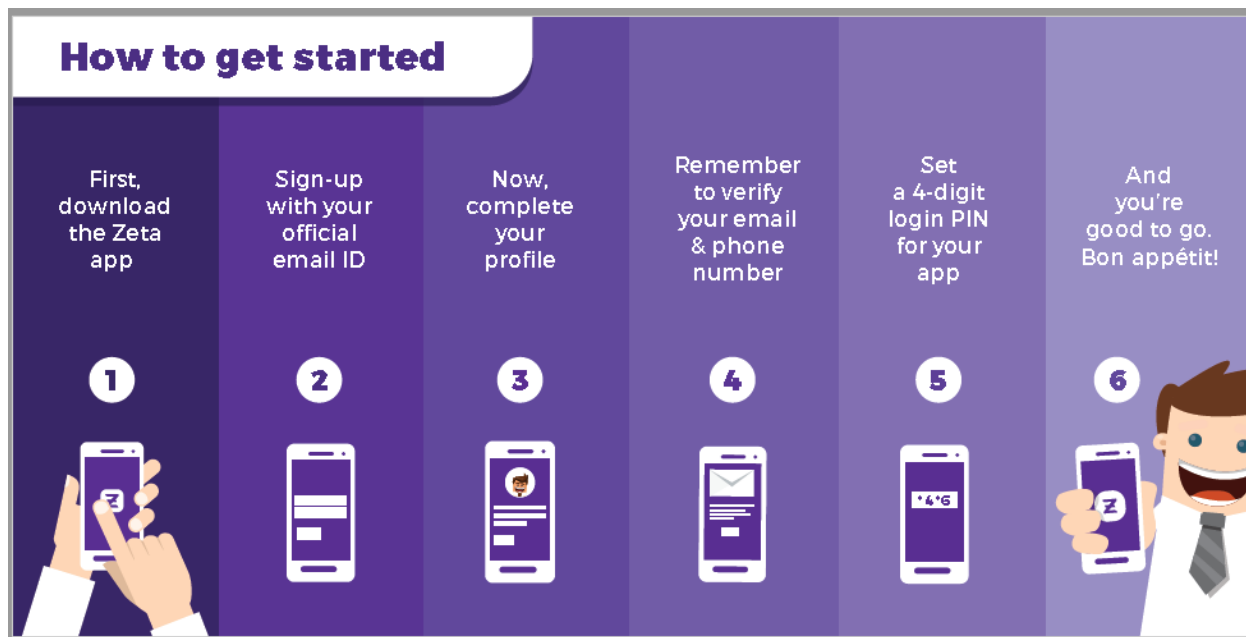
About Super card: Zeta Super card can be used just like a debit card at any of the card accepting merchant outlets. The unique attribute of Zeta Super Card is that it can understand the nature of the outlet you are transacting at and can use money from Meal or Cash cloud cards depending on the nature of the outlet. If you are paying it at a food outlet the card understands that Meal Vouchers can be used to make that payment, so the payment is made using value in meal vouchers. If the balance in meal vouchers is not adequate for the transaction, money from Cash Card will be used. If the outlet is not a food outlet, then balance from the Cash Card will be used to make the payment.

II. You need to submit the KYC documents like Voters ID, driving licence, PAN, during the help desk and collect the Zeta Super card and activate the card. As per RBI guidelines it is mandatory to get full KYC'd to get the reimbursements benefits credited above Rs.10000/-

III. You can download the Zeta app in your phone and enter your official mail id.

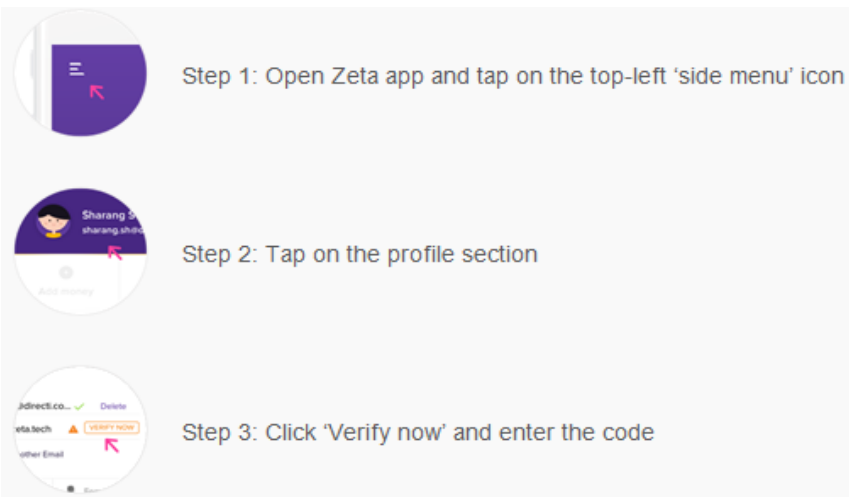
IV. If you are not using smart phone you can create the login id through web link.


V. Zeta team will be able to help you for activating or onboarding and also address your queries. Monthly Help Desk at all CGI office locations to interact with the members and guide them through the process.



VI. Verification of official mail id : - **Please note it is mandatory to verify your email ID and activate your account to view Zeta wallets and also to get your meal card entitlement (based upon your FBP declaration).** If the mail id is unverified or deleted reimbursement amount /meal card entitlement will not be credited.

Find below the procedure to verify your mail id: -



Once your email id is activated you will see a green tick  under the profile section.