

1. What is the WSFx Student Pay Card?

The WSFx Student Pay Card is a USD denominated prepaid forex card that can be used globally at over 100 million VISA merchant outlets and e-commerce websites. It comes with Zero Currency Conversion Mark-up for easy foreign currency transactions.

2. What makes the WSFx Student Pay Card unique

- Single currency (USD) for global use
- Zero cross-currency Mark-up
- Reload anytime, anywhere
- Emergency cash access during travel
- App-enabled card management
- Not linked to your bank account
- Tap-and-pay feature with enhanced security
- Accepted at VISA merchant outlets worldwide
- 24/7 customer support
- Instant transaction alerts via SMS and email
- Chip and PIN-based security
- 3D Secure authentication for online payments

3. Where can I get the WSFx Student Pay Card?

You can purchase the card through the WSFx Global Pay App/Portal or at WSFx branches. Once the funds are received, the card will be activated within 24 business hours. Please

4. What conversion rates apply when purchasing the card?

The card is purchased at the exchange rate offered by WSFx on the day of the transaction. Refunds are processed using the prevailing rate at the time.

5. What is the validity of the card?

The card is valid for five years, with the expiration date printed on the card.

6. Is there a minimum amount to load on the card?

No strict minimum amount is required, but you should load enough USD to cover your travel needs.

7. What is the maximum limit for forex loading?

You can load up to USD 250,000 in a Financial year under the Liberalized Remittance Scheme (LRS), with a per-transaction limit of USD 25,000

8. What documents are required to apply

- Signed application form
 - Self-attested valid passport copy
 - Copy of confirmed air ticket
 - Valid visa copy
 - Self-attested PAN copy
 - Additional address proof, if required
- Proof of travel purpose (business, study, etc.)

9. What currency can be loaded?

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

10. How do I know when my card is ready for use?

You will receive an activation email and SMS. You can check your balance and transactions via the WSFx Global Pay App/Portal.

11. How to set ATM PIN of my Card?

You can set/reset ATM PIN via WSFx Global Pay App/Portal after linking your card.

12. Can the card be used for multiple trips?

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

13. Will I be charged cross-conversion Mark-up in multiple countries?

No, the card can be used in multiple countries without cross-currency conversion charges. Please note Visa exchange rates will apply at the time of transaction.

14. Are there any usage restrictions?

Yes, you cannot use the card in India, Nepal, Bhutan, or in countries on the FATF blacklist or certain grey-listed countries. Additionally, the card cannot be used in countries under economic sanctions such as Cuba, Iran, North Korea, Myanmar, Sudan, and Syria.

15. Which ATMs accept the WSFx Student Pay Card?

Any overseas ATM displaying the VISA logo will accept the card.

16. What are the fees and charges* for the WSFx Student Pay Card?

- Issuance Fee: Nil
- Reload Fee: Nil
- Cash Withdrawal Fees**: \$2 per transaction
- Cross Currency (Markup Fee): Nil
- Cash Advance / Disbursement Fee: 0.5% of the transaction amount
- Balance Enquiry Fee at ATM: \$0.50 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.

17. What are the limits for using the WSFx Student Pay Card

- Maximum Daily Purchase Limit (POS/E-commerce/Cash Advance/Cash @ POS): USD 10,000
- Maximum Daily ATM Withdrawal Limit*: USD 1,500
- Maximum Per Transaction Loading Limit: USD 25,000
- Maximum Per Transaction Contactless Payment Limit: USD 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 www.wsfx.in for update limits.

18. Can the card be reloaded?

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

19. How do I use the card at ATMs or merchant outlets?

Insert the card into POS terminals or tap for contactless payments. For ATMs, select 'Checking/Current' or 'Credit' as the account type.

20. Can the card be used for contactless payments?

Yes, you can make contactless payments up to USD 65. For larger transactions, you will need to enter your PIN.

21. What if I forget my PIN?

You can reset your PIN via the WSFx App/Portal or by contacting customer support.

22. How can I secure online transactions?

Ensure 'International/E-commerce Transactions' is enabled in the app. Use your card details, PIN, and OTP to secure online transactions.

23. What should I do if my card is lost or stolen?

Immediately block your card through the WSFx App/Portal and contact customer support. Report unauthorized transactions to the police.

24. Can I transfer funds from the card to an overseas bank account?

Yes, transfers are possible via POS at foreign bank branches, subject to fees.

25. How do I manage transaction limits?

You can set daily limits for ATM, POS, or online transactions through the WSFx Global Pay App/Portal.

26. How can I enable or disable transaction modes?

Log in to the WSFx Global Pay App/Portal, go to Manage Card, and toggle the switch to enable or disable ATM, POS, online, or international transactions.

27. How can I know if my transaction was successful?

Check the 'Statement' section in the WSFx Global Pay Portal/App for transaction history. You will also receive an SMS or email notification.

28. What is Dynamic Currency Conversion (DCC)?

DCC is when foreign ATMs or merchants charge in INR, leading to high conversion fees. WSFx generally blocks DCC transactions.

29. What is pre-authorization?

Pre-authorization occurs when hotels or car rentals block funds on your card. Avoid using your card for this or ensure the block is cancelled when settling the bill.

30. How can I dispute a transaction?

Yes, 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.

31. How do I get a refund for unused card balance?

Visit a WSFx branch or place card encashment request through the WSFx Global Pay App/Portal. Refunds typically take 2-3 working days.

32. What insurance coverage is available?

Coverage for lost or stolen cards is up to INR 5,00,000.

33. Can I keep foreign currency on the card after returning to India?

Yes, but balances over USD 2,000 must be surrendered within 180 days as per regulations.

34. How long does it take to get a refund for unused funds?

Refunds are processed within 2-3 working days, with delays possible due to discrepancies.

35. What should I do if my WSFx Student Pay Card expires but there's unspent money?

Visit a WSFx branch for a refund or request a replacement card to continue using the balance. You can also raise a refund or replacement request via the WSFx Global Pay App or by contacting customer support.

36. Will WSFx refund fraud-related losses?

WSFx refunds money lost to fraud unless negligence or involvement in the scam is proven. Refunds are processed as per the insurance policy.

37. What happens if there's an ATM error while withdrawing cash abroad?

If there's an ATM error (e.g., if the ATM dispenses the wrong amount or fails to dispense cash), please check if the amount has been debited from your card. If it has, contact WSFx customer support immediately with the ATM location and transaction details to initiate a dispute.

38. What is the maximum time for resolving unauthorized transactions?

WSFx responds within 24 hours, with a resolution or refund within 90 days.

39. Can I view my transaction history?

Yes, you can view up to 6 months of transaction history via the WSFx App/Portal. For older records, contact customer support.

40. How do I close my WSFx Student Pay Card account?

Visit a WSFx branch or contact customer support. Any remaining balance will be refunded within 2-3 business days.

1. What is the WSFx Travel Pay Card?

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- App-enabled card management
- Not linked to your bank account
- Tap-and-pay feature with enhanced security
- Accepted at VISA merchant outlets worldwide
- 24/7 customer support
- Instant transaction alerts via SMS and email
- Chip and PIN-based security
- 3D Secure authentication for online payments

3. Where can I get the WSFx Travel Pay Card?

You can purchase the card through the WSFx Global Pay App/Portal or at WSFx branches. Once the funds are received, the card will be activated within 24 business hours.

4. What conversion rates apply when purchasing the card?

The card can be purchased at the exchange rate offered by WSFx on the day of the transaction.

5. What is the validity of the card?

The card is valid for five years, with the expiration date printed on the

card.

6. Is there a minimum amount to load on the card?

No strict minimum amount is required, but you should load enough USD to cover your travel needs.

7. What is the maximum limit for forex loading?

You can load up to USD 250,000 annually under the Liberalized Remittance Scheme (LRS), with a per-transaction limit of USD 25,000.

8. What documents are required to apply?

- Signed application form
- Self-attested valid passport copy
- Copy of confirmed air ticket
- Valid visa copy
- Self-attested PAN copy
- Additional address proof, if required
- Proof of travel purpose (business, study, etc.)

9. What currency can be loaded?

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

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

13. Will I be charged cross-conversion Mark-up in multiple countries?

No, the card can be used in multiple countries without cross-currency conversion charges. Please note Visa exchange rates will apply at the time of transaction.

14. Are there any usage restrictions?

Yes, you cannot use the card in India, Nepal, Bhutan, or in countries on the FATF blacklist or certain grey-listed countries. Additionally, the card cannot be used in countries under economic sanctions such as Iran, North Korea, Myanmar, Sudan, and Syria.

15. Which ATMs accept the WSFx Travel Pay Card?

Any overseas ATM displaying the VISA logo will accept the card.

16. What are the fees and charges* for the WSFx Travel Pay Card?

- Issuance Fee: Nil
- Reload Fee: Nil
- Cash Withdrawal Fees**: \$2 per transaction
- Cross Currency (Markup Fee): Nil
- Cash Advance / Disbursement Fee: 2% of the transaction amount
- Balance Enquiry Fee at ATM: \$0.50 per transaction
- Card replacement Fee: International Locations - INR 2500; Indian Locations

- Nil

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32. What insurance coverage is available?
Coverage for lost or stolen cards is up to INR 5,00,000.
33. Can I keep foreign currency on the card after returning to India?
Yes, but balances over USD 2,000 must be surrendered within 180 days as per regulations.
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22. What should I do if my card is lost or stolen?

Immediately block your card through the WSFx App/Portal and contact customer support. Report unauthorized transactions to the police.

23. Can I transfer funds from the card to an overseas bank account?

Yes, transfers are possible via POS at foreign bank branches. This is known as Cash Advance facility which is chargeable. Please check the schedule of fees and charges to understand more.

24. How do I manage transaction limits?

You can set daily limits for ATM, POS, or online transactions through the WSFx Global Pay App/Portal.

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

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Visit a WSPx branch or place card encashment request through the WSPx Global Pay App/Portal. Refunds typically take 2-3 working days.

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Coverage for lost or stolen cards is up to INR 5,00,000.

32. Can I keep foreign currency on the card after returning to India?

Yes, but balances over USD 2,000 must be surrendered within 180 days as per regulations.

33. How long does it take to get a refund for unused funds?

Refunds are processed within 2-3 working days, with delays possible due to discrepancies.

34. What should I do if my WSPx Global Pay Card expires but there's unspent money?

Visit a WSPx branch for a refund or request a replacement card to continue using the balance. You can also contact corporate authorised person to raise a refund or replacement request.

35. Will WSPx refund fraud-related losses?

WSPx refunds money lost to fraud unless negligence or involvement in the scam is proven. Refunds are processed as per the insurance policy.

36. What happens if there's an ATM error while withdrawing cash abroad?

If there's an ATM error (e.g., if the ATM dispenses the wrong amount or fails to dispense cash), please check if the amount has been debited from your card. If it has, contact WSPx customer support immediately with the ATM location and transaction details to initiate a dispute.

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WSPx responds within 24 hours, with a resolution or refund within 90 days.

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Yes, you can view up to 6 months of transaction history via the WSPx App/Portal. For older records, contact customer support.

39. How do I close my WSPx Global Pay Card account?

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