

### Q1. What is the Pluxee Card?

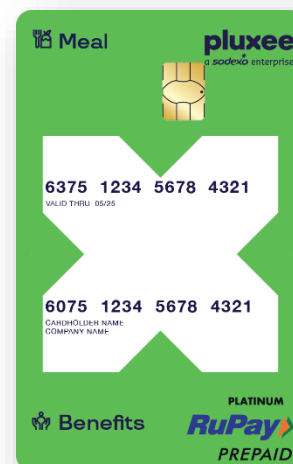
**Ans:** The Pluxee Card supports all employee benefits in one card and comes with a 3-year validity.

You will be able to see 2 cards:

1. Top section of the card is tagged to Meal Benefits which can be swiped at Pluxee affiliated meal merchant outlets across India for the purchase of food and non-alcoholic beverages.

2. The bottom section of card is tagged to Benefits (this is not applicable for use as per your company policy)

The Pluxee Benefit Card can be virtually activated by you, so that you can instantly start using your card to make payments online.



### Q2. What is the Meal benefit tagged on the Pluxee Card?

**Ans:** The Meal benefit on the Pluxee Card is a fully digital Meal Benefit Solution. This card comes with a 3-year validity and is accepted at Pluxee-affiliated merchant outlets for the purchase of food and non-alcoholic beverages only.

### Q3. How is the virtual card different from the physical card?

**Ans:** There is no difference between the two. Once you receive the welcome email on your registered email ID, you can activate and download the Pluxee India App to use the card virtually like you use other debit/credit cards online for food & beverage payments. You can also pay via QR code at QR code accepting Pluxee affiliated outlets. Once the physical card is delivered to you, **swipe** your card at Pluxee accepting outlets.

### Q4. Once I have opted in, will my salary start getting deducted?

**Ans:** Your salary will start getting deducted from the month you decide to opt in, if you are a new employee, the effective date will be your date of joining.

### Q5. How much amount will be loaded in the Meal benefit tagged on the Pluxee Card?

**Ans:** The Meal benefit tagged on the Pluxee Card will be loaded monthly with an amount as applicable as per your company policy/designation. If you are leaving the organization, your amount will be prorated for that specific month. Any other related adjustment, can be settled in your F&F

### Q6. Can I use my card as soon as I receive it?

**Ans:** When you receive your card, it is in an inactive mode for security reasons. The card must be activated before usage, and you must complete the KYC to start receiving loads on your card.

### **Q7. How do I activate my Meal benefit tagged on the Pluxee Card?**

**Ans:** The Pluxee Card is in an inactive mode for security reasons when you receive it. The card must be activated before usage which can be done by following some simple instructions mentioned in the welcome e-mail or welcome kit that you will receive along with the card.

Activate your card online by visiting the card activation portal <https://activation.consumers.pluxee.in>

- Enter your official registered Email Address/Mobile number
- Enter the 12 digit-card reference number (mentioned on the Welcome email / Letter)
- Click on 'Get Activation Code'
- Provide your PAN no to complete KYC\*
- Enter activation code (received on Email/SMS)
- Complete OTP-based mobile number verification
- Click on 'Activate Card'

*\*In case PAN no is not available with government databases you will be re-directed to Offline Aadhaar*

### **Q8. How can I link my Meal benefit tagged on the Pluxee Card to the Pluxee India mobile app? What are the benefits of using the Pluxee India mobile app?**

**Ans:** The Meal benefit tagged on the Pluxee Card integrates with Pluxee India App to offer several benefits for employees. Steps to link your Pluxee Card with the Pluxee mobile app are as follows:

- a) Download the Pluxee India app from Playstore / iOS
- b) Enter the registered Email id / mobile number which was used for activation
- c) Enter the OTP received
- d) Create password
- e) Enter your app PIN
- f) Registration successful, your Pluxee Card will be auto linked.

*Downloading the Pluxee India App on your smartphone has the following benefits:*

- Multiple ways to pay: Use your Pluxee Benefits - Meal online and at offline food stores and pay using:
  - a) QR code - Just scan the QR code at the merchant outlet and punch the amount
  - b) Shop ID - Enter the merchant's Shop ID and pay
- SuperPIN: It's alright to forget your static PIN because you have the Super PIN to your rescue. The SuperPIN is a Dynamic PIN that is generated every two minutes on your app
- Integrated food apps: Buy food directly via the integrated food ordering apps
- Merchant outlets: Access the Pluxee Merchant Directory on the app
- Exclusive offers and discounts: Avail exclusive offers and discounts
- Enhanced security with SecureShield: There's no chance that your Meal benefit can be misused, Thanks to the Location Shield which tracks your geo-location and Swipe to Pay that ensures you're paying from the same geo-location.
- Block and unblock card: Cards can be blocked or unblocked as per your needs.
- Track spends: Real-time in-app notifications on spends and credits

- Access transaction history: Access transaction history on-the-go

**Q9. Is my card secured by a transaction PIN?**

**Ans:** Yes, the Pluxee Card is a PIN-based card. You can generate a SuperPIN on your own using the Pluxee India App. This SuperPIN is dynamic and generates every two minutes.

**Q10. Do I need to memorise the static PIN?**

**Ans:** You will need to memorise your PIN if you have not downloaded the mobile app. If you have downloaded the Pluxee India App, you can simply use the SuperPIN feature.

**Q11. Will I receive SMS alerts for my purchase and load transactions?**

**Ans:** Yes, you will receive SMS alerts from Pluxee for your purchase and load transactions. To receive SMS alerts, you can register with Pluxee at the time of card activation on the activation portal. You can also update your mobile number on the Pluxee India app. We request you to update the same to help us serve you better.

**Q12. What are the charges for the Meal benefit tagged on the Pluxee Card?**

**Ans:** There are no charges applicable on purchase transactions with the Meal benefit tagged on the Pluxee Card.

**Q13. What can I purchase using my Meal benefit tagged on the Pluxee Card?**

**Ans:** The Meal benefit tagged on the Pluxee Card can be used to purchase food, groceries, and non-alcoholic beverages at Pluxee-affiliated merchant outlets.

**Q14. Can I use my Meal benefit tagged on the Pluxee Card for online purchases?**

**Ans:** Yes, your Meal benefit tagged on the Pluxee Card can be used for online payments for the purchase of food and non-alcoholic beverages. Currently, this has been enabled at selected popular online food and grocery merchants.

**Q15. Where can I get a list of outlets that accept the Meal benefit tagged on the Pluxee Card?**

**Ans:** There are two ways to find the merchant directory:

- Download the Pluxee India app and click on the 'Merchant List' option to view the list of Pluxee Merchant outlets
- Find the Pluxee Merchant Web directory on <http://Pluxee.live/directory>

**Q16. Can I withdraw cash from my Meal benefit tagged on the Pluxee Card?**

**Ans:** No. As per law, the card can only be used to purchase food and non-alcoholic beverages.

**Q17. What are the different methods to pay using the Pluxee India app?**

**Ans:** The different methods to pay using the Pluxee India App are as mentioned below:

a) QR code - Just scan the QR code at the merchant outlet and punch the amount to pay in less than 3 seconds.

b) Shop ID - Enter the merchant's Shop ID and pay the amount

Please note that the above-mentioned payment methods can only be used at merchant outlets that have been enabled to accept such payments and will not be available at all Pluxee-affiliated merchant outlets.

**Q18. What is KYC registration?**

**Ans:** Know your customer ('KYC') is the process of a business (Pluxee) identifying and verifying its consumers (Pluxee Card Users). KYC guidelines are issued by the Reserve Bank of India (RBI). As per the RBI Master Direction, it is mandatory for all prepaid instrument issuers to complete their KYC. Currently Pluxee captures KYC information at the time of card activation itself.

**Q19. Are there any limits to the amount that can be loaded on the Meal benefit tagged on the Pluxee Card?**

**Ans:** RBI guidelines specify capturing and validating consumer information for certain value issued on prepaid cards. At the time of activating the card, Pluxee obtains KYC details - minimum details (mandatory) and complete KYC (optional) of the consumer. If user has provided minimum details the following rules apply:

- a) Balance on card (at any point) should be INR 10,000\*
- b) Cumulative credits per month should be INR10,000\*
- d) Cumulative of debits per month INR10,000\*
- c) Cumulative load per FY INR1,20,000\*

Once the user completes KYC the card can be loaded with a value of up to INR2,00,000\*

\*Note: These limits are prescribed by RBI and are subject to changes as and when mandated by RBI.

**Q20. What do I do if I forget the card PIN? How do I change the card PIN?**

**Ans:** You can generate a new card PIN using the Pluxee India app on your smartphone or by simply using the dynamic SuperPIN to make transactions.

Alternatively, you can dial 1800 267 3030/ 1800 103 3030 and follow the IVR steps.

**Q21. How do I check the balance on my Meal benefit tagged on the Pluxee Card?**

**Ans:** Every time you make a purchase, you will receive an Email/SMS notification stating the updated card balance. You can also view card balance on the Pluxee-IN app on your smartphone or desktop.

**Q22. How do I ensure the safety of my Pluxee Card?**

**Ans:** If you're using the Pluxee India app to make payments, you can be rest assured that your meal benefit can never be misused. With the SecureShield feature in our app, we've brought security into your hands. The SecureShield comprises:

- SuperPIN - A Dynamic PIN that's valid for one transaction only
- Location Shield - Turn this on, and your card can be swiped only at card machines near you.
- Swipe2Pay - With Swipe2Pay, all you need to do is swipe on the secure dialog that is presented by Pluxee-Zeta on your phone to complete your online transactions. It is perfectly safe, fast, and convenient.

To ensure that the card is not misused, do not share your PIN, do not store the Card PIN and the card together. If you have lost your card, please block your card at the earliest to avoid misuse of the card. You can block and unblock your card through the Pluxee India app.

**Q23. What should I do if my Pluxee Card is lost or stolen?**

- **Ans:** On loss of the card, you can easily block your card using the Pluxee India app in just a click. Open your Pluxee India app, tap on your Meal benefit tagged on the Pluxee Card on app Home Screen, click on 'Settings' and turn on the 'Block temporarily' button to prevent transactions on your

card. To permanently block your card please reach out to our consumer support team on dial 022 6919 6919 / 022 4919 6919 and follow the IVR steps. After blocking the card, please place a request with our customer care team for card replacement.

**Q24. Will I be charged for the replacement card?**

**Ans:** The card replacement fee will be mentioned on your welcome letter.

**Q25. Can Pluxee add an outlet of my choice to its network?**

**Ans:** Kindly share the details of your favourite outlets at <http://Pluxee.live/suggest-us>, Pluxee will try to affiliate the outlet of your choice to its network if the merchant is 100% compliant to the meal laws in India.

**Q26. Is there any inactivity fees on the Meal benefit tagged on the Pluxee Card?**

**Ans:** The card inactivity fees mentioned on your welcome letter will be charged if there's no activity on the card for 90 days.

**Q27. Is the card load also considered as an activity?**

**Ans:** Yes, the card load will be considered as an activity.

**IMPORTANT LINKS AND CONTACT INFORMATION**

- Customer Support – 022 6919 6919 / 022 4919 6919
- Card Activation Portal – <https://activation.consumers.pluxee.in>
- KYC portal: <https://kyc.consumers.pluxee.in>
- Pluxee India on Web: <https://web.consumers.pluxee.in>
- Pluxee Corporate Website – <https://www.pluxee.in>