

Frequently Asked Questions (FAQs)



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Customer Care:

Call @ 080 - 46648112 (non-toll free)

or

Write @ support@payapt.in

Go Cashless **GO**



A. ABOUT PAYAPT

Q1. What is IDBI Bank PayApt?

➔ IDBI Bank PayApt is a mobile payment solution accessible from your Android smartphone that enables you to make one click payments directly from your mobile phone. This service enables convenient and simple payments at e-Commerce, m-Commerce merchants in India. You can also send money to other IDBI Bank users. PayApt also allows you send money to anyone in your contact list (mobile & e-mail), pay bills and recharge your mobile, DTH and data card.

Q2. Where can I use PayApt?

➔ PayApt can be used at participating e-Commerce, m-Commerce merchants in India. You can also use the PayApt virtual card at any online merchant.

You can use PayApt to send money to your family/friends. All you need to know is their E-mail ID or Mobile number. What's more, PayApt also allows you to pay bills and recharge your mobile, DTH and data card all at one click.

Q3. How do I sign up for PayApt?

➔ PayApt is available for download from the Google Play Store.

Download PayApt from Google Play Store of your Android phone or use QR Code and proceed with registration process.

Q4. Can I have more than one Mobile Account?

➔ No. Your mobile account is linked to your phone number. Hence you can have only one account.

Q5. Which phones are supported by PayApt?

➔ Currently PayApt is available only for Android Phones having android version 4.1 or higher. If you are on an older version, please make sure you upgrade before you install PayApt.

Q6. Do I need Mobile Internet for downloading and using the application?

➔ You need a mobile internet/ GPRS data plan activated through your telecom operator on your mobile phone to download PayApt.

Q7. How much does it cost to use PayApt?

➔ PayApt can be downloaded from Google Play Store for free. PayApt uses mobile Internet data and messaging that may incur charges based on your telecom service provider's data and messaging plan. Other than this cost, currently this service is being offered free of cost to IDBI Bank customers.

Q8. Can I use PayApt at International merchants?

➔ No, PayApt can be used at domestic merchants only.

Q9. Can I use PayApt when I am traveling abroad?

➔ You can use PayApt at domestic merchants from anywhere in the world.

Q10. Does money in my PayApt account accrue interest?

➔ No. PayApt is classified as a prepaid account and hence does not accrue interest on the funds loaded in the PayApt account.

Q11. Is there any ceiling limit on the usage of PayApt?

➔ Yes. PayApt limit is set to Rs. 10,000 a month for non KYC account and Rs.50,000 for KYC account. This means that you can load in your PayApt account as per the KYC / non KYC limits and use the same for purchases.

B. FEATURES

Q1. Can I send and receive money?

➔ PayApt allows you to send money to another PayApt user using email address or mobile number of the beneficiary.

Q2. What if I want to transfer my PayApt account to a different phone other than the one I used during registration?

➔ You will be able to download PayApt to the new phone and login with the same credentials. When you use it for the first time you will receive a DVC (Device Verification Code) over SMS to your registered mobile number and / or e-mail. On entering this code the new device verification will be completed and user will be able to login to the new device.

Q3. How can I add funds into PayApt and when will the funds be available in PayApt account?

➔ You can add funds into PayApt using the Add Money option by using IDBI Bank Credit, Debit or Prepaid card. You will receive an alert as soon as funds are loaded in your PayApt.

Q4. Can Add Money transaction to my PayApt account get declined?

➔ This may happen if IDBI Bank is not able to authenticate or authorize the transaction.

Q5. For adding money, can I have more than one card linked to PayApt?

➔ Yes, you can link multiple cards to PayApt. These cards can be used for adding money into the PayApt.

Q6. Do others need PayApt to receive the money I have sent?

➔ Yes, if the beneficiary does not have the PayApt downloaded, one should first download and install PayApt and subsequently register. After registration, the recipient needs to enter the code which has been sent on their E-Mail ID/Mobile Number to claim the funds.

Q7. Can I transfer money from my PayApt to any other bank account/mobile wallet service provider?

➔ You cannot transfer money from your PayApt account to any other financial institutions wallet or bank account. Money can be transferred only to recipients who are registered for PayApt.

Q8. How do I know if someone has transferred money to me?

➔ You will receive alerts at your registered e-mail id and mobile number on receipt of money from a registered PayApt user whenever a transaction is made.

Q9. How do I know if I've successfully transferred money to another PayApt user?

➔ You will receive an instant acknowledgement as "Paid to XXXX XXXX" in your screen along with the transaction history. Your account balance is instantly updated on successful transfer of funds.

Q10. Can I cancel a send money transaction?

➔ No, Send money is a transaction that will immediately take effect as long as your PayApt account has sufficient balance. Once initiated, you will not be able to cancel this transaction.

Q11. Can I transfer money to a mobile number outside of India?

➔ No, you cannot transfer funds internationally using the PayApt.

Q12. How do I withdraw money from my PayApt account?

➔ No, physical withdrawal facility is currently not available with PayApt account.

Q13. My available funds are insufficient to complete my purchase. Can I still use my PayApt account to complete this purchase?

➔ No. Before you can complete the purchase, you must ensure sufficient funds are available in your PayApt account. In case of insufficient balance you will need to add money to your account.

Q14. How do I view a history of my transactions?

➔ A history of your past transactions is displayed on the Home screen of your PayApt account. You can also view the history of your past transactions by navigating to the “Transactions” menu of your PayApt account.

Q15. What should I do if there is a discrepancy in my PayApt balance?

➔ Please call up our customer care number at 080 - 46648112 (non-toll free) or write to support@payapt.in

Q16. Will I get a paper statement each month?

➔ No. You will not receive paper statements for your PayApt account.

Q 17.Can I view my PayApt account transactions if my Debit/Credit/Prepaid card is lost/blocked?

➔ Yes, you can view your account transactions on PayApt even if your card is lost/blocked.

C. HANDLING YOUR PAYAPT ACCOUNT

Q1. How do I verify my identity for PayApt?

➔ Your Mobile Number and PIN are your identity. You need to enter your PIN every time you log in to PayApt.

Q2. I'm unable to see my complete card number and details?

➔ To provide greater security and to protect your personal card information, we have masked some of the digits of your cards.

Q3. I forgot my PayApt account Personal Identification Number (PIN). What should I do?

➔ You will be able to reset your PIN. Simply click "Forgot PIN" on the home screen of PayApt and follow the instructions. You will be asked to generate an OTP (One Time Password) by providing your mobile number or email ID to reset your PIN.

Q4. How do I change my personal information such as phone number, address and PIN?

➔ You can change (or update) your profile information by navigating to "Manage Profile" feature of your PayApt account. This feature is available under the "Settings" menu.

Q5. What happens if I need to change my registered IDBI MDN (Mobile Directory Number)?

➔ You can add other (non-registered) mobile numbers to your IDBI account and use your IDBI account with those mobile numbers as well. Please go to the Settings menu to add new mobile numbers. Once added, any MDN can be selected as the primary mobile number to be used to access your IDBI account. In case you decide to change your registered mobile number, please login to PayApt using your current mobile number and follow the above steps to add your new mobile number. Do remember to select the new MDN as your primary number.

If your mobile number is not in use, please delete the old mobile number from your PayApt profile in order to safeguard your account. However, if you will use both your old and new mobile numbers, please select one of them as the primary number to be used with PayApt.

Q6. How do I unlock a blocked card?

➔ You can unlock the PayApt Virtual Card by logging on to your PayApt account. The unblock option is available on the back side of the virtual card.

In case you are finding it difficult in unlocking your card, then you can call up our Customer Care number @ 080 - 46648112 (non-toll free) or write to support@payapt.in

Q7. How do I close my account?

➔ You can close your PayApt account by calling Customer Care.

Q8. How do I reactivate a locked PayApt virtual card?

➔ You can unlock the PayApt Virtual Card by logging on to your PayApt account. The unblock option is available on the back side of the virtual card. In case you are finding it difficult in unlocking your card, then you can call up our Customer Care number 080 - 46648112 (non-toll free) or write to support@payapt.in

D. PERSON TO MERCHANT PAYMENTS

D1. CUSTOMER QUERIES

Q1. I see a PayApt QR code in the merchant store. How do I pay using my PayApt mobile wallet?

- a. Login into your PayApt wallet
- b. In the home page, choose the option that says “**Pay Merchant**”
- c. Scan the merchant’s QR code.
- d. Enter the amount to be paid and the description.
- e. Click on send money.

Q2. I am unable to scan the code at the merchant store – payment does not go....What do I do? How do I fix this?

- a. Please ensure that the QR code scan is good, sufficient lighting is available and fits in the scanning area.
- b. Please check if the Merchant’s QR code is intact and without any damage.
- c. Alternatively, you may also pay using merchant’s mobile number or e-mail id.

Q3. I do not see the option to pay merchants in my PayApt app. What do I do?

- a. Please download the latest version of PayApt from the playstore.

Q4. How do I know if the payment is successful?

- a. As soon as a payment is done, you will receive a payment success alert on the screen.
- b. You can also refresh your app’s balance display and transaction history links to see updated balance and transaction record.

Q5. Where can I check my previous payments?

- a. Login into your PayApt wallet
- b. In the home page, choose the option that says “**Recent Transactions**”
- c. Your previous transaction details will be available here.

Q6. I don’t have sufficient balance in my wallet to pay the merchant. How do I pay?

- a. You can add money to your wallet through the Credit/Debit/Pre-paid card(s) you have linked earlier.
- b. If you have not linked a card yet, then you can now link a card by choosing “**Manage Cards**” option in the home page of your PayApt wallet. For this, you will have to enter the card number and other, as prompted, of the card you wish to link. After this, you can add money to your wallet and complete the merchant payment.

Q7. Can I pay directly from my debit/credit card? Or do I have to add money to the wallet to pay the merchant?

- a. No, payments to merchant cannot be done directly using your debit/credit card. You should add funds to your wallet first (from the linked card) and complete the transaction with available balance in your wallet.

Q8. Is there a limit to how much I can pay to one merchant?

- a. You can pay up to a maximum of Rs. 20,000 in a single transaction.
- b. Or, you can pay up to a maximum limit of Rs. 20,000 in multiple transactions, to multiple different merchants as well.

Q9. I don't want the merchant to know my phone number. How do I restrict the merchant from knowing my number?

- a. While doing a payment to a merchant, no personally identifiable information is shared with the merchant.

Q10. I paid the merchant twice by mistake. What do I do?

- a. You can ask the merchant to refund either of the payments to you.
- b. Or, you can call the call centre from your PayApt app directly and ask for help. The call centre team will analyze and arrive at a refund process, if valid refunds are possible.

Q11. I paid an incorrect amount to the merchant, what do I do?

- a. If you've paid lesser then you can make another payment for the difference in amount.
- b. If you've paid more, then request the merchant to refund the difference to you.

Q12. How does the merchant pay me /refund the money?

- a. The merchant can initiate a Send Money transaction and refund your money

D2. MERCHANT QUERIES

Q1. How do I direct the customer to pay me using the PayApt? Or A customer wants to pay using the QR code he saw in the store, but he does not have PayApt app. Where can he download it from?

- a. Help him install PayApt – go to playstore, or type IDBI PayApt in the PlayStore search box
- b. Guide the customer to go to PayApt **Home page → Pay Merchant**

- c. Your Merchant QR code is available in the PayApt wallet menu “**My QR**”
- d. You can show this QR code to the customer to receive payment.
- e. Once customer completes transaction, you will receive a payment receipt notification.

Q2. Customer says he has transferred the money, but I haven't received any notification. What do I do?

- a. The payments done through PayApt's merchant payment system are credited immediately. If you've not received the notification, kindly ask the customer to show the payment confirmation and verify the same. This will be available to customer in his “Recent Transactions”; If the problem persists please contact PayApt customer care.
- b. You can also go to your app's “Recent Transactions” and look for the transaction record

Q3. How many transactions can I keep track of at once?

- a. Transactions of up to a maximum of last 90 days are available in recent transaction history.

Q4. How much payments can I accept at any point in time?

- a. At any point in time, you can have a maximum of Rs. 20,000 in your wallet. You can accept payments of up to a maximum of Rs. 50,000 in a calendar month.

Q5. If my wallet limit is exceeded can I still keep accepting payments?

- a. You will be able to accept payments as long as your wallet balance remains below Rs.20, 000 or as long as your total monthly payments received remain less than or equal to Rs. 50,000.
- b. These limits have been mandated by RBI to check fraud associated with such digital payments.

Q6. How do I check receipt of a customer's transaction?

- a. Login into your PayApt wallet
- b. In the home page, choose the option that says “**Recent Transactions**”
- c. Your previous transaction details will be available here.
- d. In order to generate a receipt of the transaction, you can click on the particular transaction record to elaborate further on the transaction details such as transaction reference number, payer and payee details

Q7. Is there a maximum limit to how much I can keep in the wallet?

- a. Your wallet balance cannot exceed Rs. 20,000 at any point in time.

Q8. How do I transfer this money to my account?

- a. An automatic transfer will be initiated from your wallet every day to the account number that you share with the bank during on-boarding process.

Q9. How does the money I've received as payment from customer get credited to my account?

- a. You need to provide your bank account details in the application form as required by the bank.
- b. Once this process is done, you are signed up as a PayApt merchant and can start accepting payments from the PayApt customer.

Q10. Can I change my bank account details on the App?

- a. The bank account details cannot be changed on the app. You have to get in touch with your nearest IDBI Bank branch or the PayApt customer care to change the account details.

Q11. Customer paid an incorrect amount for the bill amount he was supposed to pay. What do I do in this case?

- a. If the customer has paid you less, please ask the customer to pay the remaining amount through another transaction.
- b. If the customer has paid you more, kindly refund the customer the difference in the amount by initiating a Send Money transaction.

Q12. What are the charges for me to send money to my bank account?

- a. Currently there are no charges for this service. This free withdrawal facility is available till December 31, 2016.
- b. Post that, the bank will be in touch with you to communicate any charges that could be applicable

Q13. How often does settlement happen for me?

- a. Settlement of all payments happen on a daily basis
- b. The money in your PayApt wallet gets debited every day at 2 AM and gets credited to your bank account.

Q14. Amount has been debited from my wallet, but I have not received the amount in my account

- a. Contact PayApt customer care and check if the account details you've provided during KYC are accurate.

Q15. Is there a separate app for merchants?

- a. No, currently the PayApt wallet app for customers as well as merchants is the same.

E. SECURITY

Q1. How can I protect my PayApt account?

➔ PayApt account is equipped with security features that allow you to protect your app from misuse. To ensure that you make use of the security features of the app, please ensure that you select a PIN that is strong enough and known only to you. Please ensure that you do not note down the PIN anywhere on your mobile phone. It is also a good practice to remember to change your PIN periodically. For added security you can use your password protected screen lock feature of your smartphone. After a successful login, PayApt account allows you to remain logged in for two minutes. This means, anybody who has access to your phone will be able to access the PayApt account and transact from there. Hence, after you have completed your PayApt session, do remember to logout from the PayApt account so that unauthorized access to the app can be minimized.

Q2. How secure is my personal and card information?

➔ Your personal information including your card information is stored securely with the Bank. Nothing is stored on the mobile phone. We encrypt personal information using industry-leading encryption technology, which is military grade. Our setup has been certified by PCI, Visa and MasterCard.

Q3. How do I secure my PayApt account?

➔ Your PayApt account comes with a number of built-in security features to protect your account. You need to ensure secure login and logout from PayApt to protect your account. You need to remember the login PIN and use it every time you wish to access your PayApt account.

Q4. What happens if I lose my mobile device?

➔ Your PayApt account could potentially become your primary transacting account for all e-Commerce and m-Commerce payments. Anybody who gains access to your mobile device with a logged in PayApt session will be able to make payments using your PayApt account for the current session. For added security you can use your password protected screen lock feature of your smartphone. Hence it is essential that you safeguard your handset and your PayApt account like you would do with your personal wallet.

In case you lose your mobile device, please call our Customer Care number at 080 - 46648112 (non-toll free) immediately and block your PayApt account in order to avoid unauthorized access to your account. This is absolutely essential to ensure that your PayApt account remains untouched even if you lose your mobile device.

Q5. Are my details shared with other third parties for marketing?

➔ No. Your personal data is safe and secured at Bank's end using the industry leading secure information encryption technology.
