



Frequently Asked Questions (FAQs)

iMoney Gift Card

What is a I-Money Gift Card?

I-Money Gift Card is a debit instrument (Rupee denominated prepaid card) powered by Rupay/Visa or Mastercard. It is an easy and convenient mode of payment.

What are the advantages of I-Money Gift Card?

The I-Money Gift Card is a smart and secured way of Gifting.

It can be used for Shopping at Merchant Outlets and online payments.

With wide accessibility at more than 1 million Merchant locations and online portal.

Easy loading from INR 100/- to Upto INR 10,000/-

No need to open a Bank account with us.

Easy tracking of spends using the dedicated I-Money online portal.

How do I buy this card?

This card can be bought by raising a request to the dedicated ops@I-money.co.in link for your requirement.

Can I personalise my Gift card?

No, the Gift Card cannot be personalised.

What is validity of the card?

The validity of the card is 1 year.

Are there any other charges for usage of the card?

No there are no charges.

When my request to load gets actioned upon?

Your card will be activated with the loaded amount upon receiving an activation request from your end. Once activated and loaded you will receive an SMS alert on your registered mobile number, which will include proxy number and IPIN.

How can I activate the card?

All I-Money cards are pre-activated



I have been gifted with the I-Money Gift Card? How does it work?

Congratulations! The I-Money Gift Card is a Rupee denominated Prepaid card loaded with certain amount. You can use it at Merchant outlets and making payments online. Every time you shop, the amount is deducted from the available card balance.

Is Registration on I-Money portal being mandatory for card usage?

The Registration is not mandatory for usage of cards. You will continue getting alerts for card transactions on the mobile number & email id registered at the time of purchase.

On which link can I access my I-Money Gift card?

Please visit <https://www.imoneypay.in> and click on your chosen card or you can directly access with the link <https://wallet.imoneypay.in/giftcard/dashboard> and Login using the proxy number or kit no.

What are the functions I can access using online customer portal?

Under mentioned functions can be accessed using the I-Money Online Customer Portal:

Check Balance

Lock the card

Check transaction statement

Reset IPIN

ATM PIN reset in case of physical card

Where can I check the transaction details?

You may check all your transaction details by visiting online Portal at: <https://wallet.imoneypay.in/giftcard/dashboard>

Will I get an alert for all the transactions done from my card?

Yes, you will receive an SMS on your registered mobile number for all the transactions made.

Can I get my contact details modified if there is a change?

NO, as account set up with your KYC at the time of issuance.

How can I generate / change my PIN?

You can reset/change your PIN using the online Prepaid card portal <https://wallet.imoneypay.in/giftcard/dashboard>

Or make a request for PIN re-issuance at the toll free – 011-422149595.

Or make a request for PIN re-issuance at ops@I-Money.co.in



What is the security features I have on my Gift Card?

I-Money Gift Card comes with PIN based authentication for all Merchant based transactions and is powered by varied secured services for all your online purchases. Hence, the card cannot be misused by anyone else even if it is lost.

What is Rupay PaySecure/Verified by VISA?

Master Secure Code is an online authentication mechanism which will ensure you enter the unique password set by you every time to complete the transaction. This will ensure the card is not misused in case it is lost or misplaced.

What is the minimum & maximum amount that can be loaded on the Gift Card?

The Gift Card can be loaded with a minimum amount of Rs.100 to maximum amount of Rs.10,000 per card.

Can I reload the I-Money Gift Card?

Gift Card is non-reloadable card hence you cannot reload this card.

Where can I use the Card?

I-Money Gift Card can be used at all online platforms as well as merchant locations displaying RUPAY/VISA/MASTERCARD logo.

Can I use the money to withdraw cash?

No, you cannot withdraw cash from the ATM.

Can I use the Card for online transactions?

Yes. You can use Gift Card for making online payments.

Can I use the Gift card outside India?

NO. The Gift card is in INR currency and is meant to be used only in India.

Can I transfer funds from one Gift Card to any other card?

No, you cannot transfer funds from your Gift Card to any other card.

Is there a limitation to the number of times the Card can be used?

No, there is no limitation on the number of times the Card can be used subject to available balance.

What if I have balance left in my Gift Card at the time of expiry?

The same shall be credited to the source bank account only on request as per RBI guidelines.



Is there a minimum balance that needs to be maintained in the Card?

No, there is no requirement to maintain a minimum balance on the Card. The entire balance on the Card can be used.

What if my transaction value is more than the card balance

In such situation the transaction will get declined, we suggest you to check with the Merchant for part payment using the I-Money Gift card and the balance through some other mode of payment.

What if my physical card is lost or stolen?

The loss of card can be reported to the corporate/customer care and a replacement card can be requested. A replacement card will be issued and the amount will be transferred to the replacement card. Replacement card charges of Rs. 100.00 plus applicable taxes will be levied.

What are the possible reasons for transaction being declined?

There are several possibilities, such as:

The amount of the purchase exceeds the available balance.

Your card has expired.

Your card has been reported lost or stolen.

You have entered your PIN incorrectly

Any other technical issues.

What if I have made some purchase online and later had to cancel the same? In such scenarios when will I get my money back?

Usually, it takes 3 to 7 days to be refunded to your card balance subject to the refund policy of the concerned Merchant.



PREPAID RELOADABLE CARD

What is a I-Money General Purpose Reloadable (GPR) Card?

I-Money Prepaid Reloadable Card is a Rupee denominated magnetic strip reloadable prepaid card powered by RuPay / VISA / MASTERCARD. It is an easy, convenient & secured mode of payment.

What are the advantages of I-Money GPR Card?

Better alternative for Cash.

It can be used for Shopping Outlets, online portals and for cash withdrawal at ATMs.

Wide accessibility at more than a million Merchant locations, at all ATMs and on all online websites.

Easy loading Upto INR 2,00,000/-per month for each beneficiary with full KYC.

Reload facility available.

No need to open a Bank account with us.

Easy tracking of spends using the dedicated I-Money online customer portal.

Can I personalise my card?

NO. These are instant cards and hence cannot be personalised.

How do I buy this card?

These cards are issued by our corporate's partners to their employees as a part of their payment programs.

Or you can directly buy by raising a request at ops@i-money.co.in

How to get a Duplicate / Replacement card?

In case if the card is lost, stolen or blocked, the Cardholder can apply for duplicate/replacement* card by calling our customer care no 011-422149595 or by placing a request Post the request placement, it will take 5-7 working days for the card to be delivered at your communication address.

Charges Applicable as detailed below:

Replacement Card (Physical): Rs.199/- plus applicable taxes.

Replacement Card (Virtual): Rs.50/- plus applicable taxes



What is the validity of iMoney GPR Card?

The Reloadable Prepaid card comes with a validity of 3 years.

When can I use the card?

Once Your card is activated by us, charges applicable for issuance is Rs.199/- plus applicable taxes.

How can I access my i-Money GPR card customer portal online?

Log on to <https://www.imoneypay.in>

What are the functions I can access using online customer portal?

Under mentioned functions can be accessed using the i-Money Online Customer Portal:

Check Balance

Lock the card

Check transaction statement

Reset IPIN and ATM PIN

What are the possible reasons for transaction being declined?

There are several possibilities including:

- Your card has not been activated, Any other technical issues.
- The amount of the purchase exceeds the available balance but it can be reloaded.
- Your card has expired
- Your card has been reported lost or stolen
- You have entered your PIN incorrectly

Where can I check the transaction details?

You may check all your transaction details by visiting online customer Portal at <https://www.imoneypay.in> or more conveniently on your App.

Will I get an alert for all the transactions done from my card?

Yes, you will receive an SMS on your registered mobile number for all the transactions made.

Can I get my contact details modified if there is a change?

NO. you cannot get the details modified.



Are there any other charges for usage of the card?

Card Issuance Rs.199.00 plus applicable Taxes

Card Replacement: Rs.199.00 plus applicable taxes

ATM cash withdrawal (Other Bank ATM): Rs. 25

ATM Balance enquiry (Other Bank ATM): Rs. 10

ATM Mini Statement ((Other Bank ATM): Rs. 10

What is a ATM PIN or APIN?

APIN (ATM Personal Identification Number) is a 4-digit unique password required to authenticate ATM & POS transactions from your card. Never share this with anyone.

How can I generate / change my PIN?

You can reset your PIN using the online Prepaid card portal – <https://www.imoneypay.in> Or more easily from your App.

What are the security features I have on my GPR Card?

I Money Reloadable Prepaid Card comes with PIN based authentication for all Merchant based transactions and is powered by RUPAY/VISA/MASTERCARD PaySecure for all your online purchases. Hence, the card cannot not be misused by anyone else even if it is lost.

What is Rupay PaySecure/Verified by VISA?

RuPay / VISA PaySecure is an online authentication mechanism which will ensure you enter the unique password set by you every time to complete the transaction. This will ensure the card is not misused in case it is lost or misplaced.

What is the minimum & maximum amount that can be loaded on the GPR Card?

- The minimum amount can be loaded is Rs.1/- and maximum amount can be loaded as per the limit prescribed by RBI. Presently the maximum limit that can be loaded is Rs.2 Lacs for the Full KYC users.

Can I reload the I-Money GPR Card?

Yes, the I Money GPR cards are reloadable.

How many times the GPR card be reloaded?

There is no restriction on the number of re-loadings on a card. However, the balance on the card cannot exceed INR 2,00,000/- at any given point of time.



iMoneyPay E-WALLET

What is iMoneyPay E-wallet account?

E-wallet is an iMoneyPay virtual account that enables user to use this account on all the online platform and merchants where payment gateway is available. E-wallet has been developed exclusively for online usage by the masses who do not have Credit/Debit Cards or who are apprehensive to use their credit/Debit card online for risk of misuse. E-wallet has been specifically been designed keeping in mind absolute convenience and can be accessed by the user with their registered Email id or Mobile and AADHAR registration. It is a financial instrument which can be pre-loaded with the appropriate amount for subsequent use as per the holder's convenience.

How can I opt for iMoneyPay E-wallet account?

You can visit <http://www.imoneypay.in> or any iMoneyPay Franchisee to register for E-wallet account. You need to provide your Name, Email address, Aadhar PAN and Mobile number and complete your KYC to register for E-wallet account or Download the App from google play store.

How do I get account details?

Post registration, you can check your account details by login to the app.

Can I start using my account directly once I get the account details?

YES, you can use your account.

What comprises my E-wallet account?

Your E-wallet account carries a wallet number which can be used for any communication with customer care. It also has a transaction pin that is required during transaction.

What is transaction PIN?

Transaction Pin is a 4 Digit Pin that is created by you to use while making secure transactions along with your Mobile number or Email ID.

How much amount I can keep in my E-wallet account?

You can keep upto Rs 10,000 into your account with minimum KYC and upto Rs.2 Lacs with full KYC.

Where can I Upgrade my account?

You may upgrade your account by opting for full KYC.

What is the validity of E-wallet account?



The minimum validity is 1 year from the date of registration.

What if my E-wallet account expires?

As per RBI guidelines the amount will be refunded to your bank account only on receive of request.

Is the E-wallet active if unused for a long period of time.

If the E-wallet is not used for a period of 12 months the same shall be blocked until re KYC done.

How to I reactive my E- wallet which has not been active for a period of 12 months

Please call customer service and complete re KYC verification requirement for reactivation.

Where can I use my E-wallet account?

Your E-wallet account can be used on all online shopping platforms and other sites.

What all merchants are available through E-wallet account?

Your E-wallet account can be used on all the merchant sites.

Where can I reload my E-wallet account?

You can reload your E-wallet account online on your own.

Can I reload my E-wallet account using my bank account?

Yes, you can reload your E-wallet account using Net Banking, credit card, UPI and Debit Card.

Is there any charge applicable to reload my E-wallet account?

No, there are no charges applicable to reload your E-wallet account.

How to check balance on my E-wallet account?

You can login to your account on <http://www.imoneypay.in> or check balance from the App.

What if I forgot my Login password?

You can reset your password by clicking on a link "Forgot Password" on login page at <http://www.imoneypay.in> or from the App.

How can I change/reset my transaction pin?



After login to your account on <http://www.imoneypay.in>, under manage account you can change or reset transaction pins or from the App.

How can I change my Mobile number or Email address for login?

After login to your account on <http://www.imoneypay.in>, under Profile tab you can change your Email address, Mobile number and login password. Verification link and format for Email and SMS is sent to the new mail address and Mobile number respectively. To make the changes effective you need to verify the same as per the procedures mentioned in mail and SMS.

Can I transfer money from my E-wallet account to any other account?

Yes. Login and click on "Fund Transfer" tab. You have to enter recipients account serial number or Mobile number. You can only transfer funds in registered user's account.

Is there any charge applicable for fund transfers?

Yes. For fund transfer the following charges will be applicable:

Transaction Amount	Charges
Upto Rs.999/-	Rs.1/- per transaction
Rs,1000 to 4999/-	Rs.5/- per transaction.
Rs.5000-9999/-	Rs.10/- per transaction
Rs.10000-24999/-	Rs.25/- per transaction
Rs.25000-99999/-	Rs.100 per transaction
Rs.100000-200000/-	Rs.200/- per transaction

What is the duration of cooling period to add new beneficiary?

The Company has set 02 minutes as the cooling period i.e. the new beneficiary will be activated after 05 minutes of registration.

Is there any charge applicable for adding of beneficiaries?

Yes, when you add a beneficiary then your E-wallet will be debited by Rs.3/-.



FAQs for Refund and Failed Transactions

The transaction failed but the amount got deducted from the bank account.

Banks usually take up to 3 business days to add money back to your account. Please wait for your bank to complete the reversal. Refer to the bank account statement to verify if your transaction has been reversed.

The cash was not dispensed and my account has been debited. How do I get my money back?

Please contact the iMoney Pay customer service team and your bank, in order to notify them of the incident. The two entities will work together to rectify the problem. The reversal of failed transaction will be made within 5 days from the date of transaction (t+5 days). In case of default in failure in reversal of amount in given time, you will be compensated as per **Harmonisation of Turn Around Time chart** given in the Customer Grievance policy.

My account got debited but confirmation not received at Merchant Location. How do I get my money back?

Please contact the iMoney Pay customer service team and your bank, in order to notify them of the incident. The two entities will work together to rectify the problem. The reversal of failed transaction will be made within 5 days from the date of transaction (t+5 days). In case of default in failure in reversal of amount in given time, you will be compensated as per **Harmonisation of Turn Around Time chart** given in the Customer Grievance policy.