







IndusInd Bank - your financial partner.  
IndusInd Bank has successfully empowered millions of demanding customers by pursuing excellence, building long-term relationships, delivering innovative solutions and leveraging unique insights.

For more information:

-  Please visit our bank branches
-  Call our 24-hour Phone Banking at 1860 267 7777
-  Log on to [www.indusind.com](http://www.indusind.com)
-  E-mail us at [corporate.cards@indusind.com](mailto:corporate.cards@indusind.com)

# IndusInd Bank



INDUSIND BANK eSvarna CARD

BENEFIT GUIDE



## CREDIT CARD ENABLED ON UPI

---

You can instantly pay using your IndusInd Bank eSvarna Card by connecting it with UPI and scanning the merchant's QR code. Skip entering CVV or waiting for OTP!



# CORPORATE IDENTITY

---

An employee's corporate identity is established on the Card by embossing the name of the company on the Card. The company name can be embossed on to the Card as per your requirement. A total number of 19 characters (inclusive of spaces and department names) are available for the customisation. Corporate name as entered on the individual application form shall be embossed on your IndusInd Bank eSvarna Card. In case you notice any discrepancies, please call the IndusInd Bank 24-Hour Phone Banking number at 1860 267 7777.



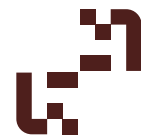




## CORPORATE PRIVILEGES

---

The RuPay eSvarna Card offers you and your organisation a wide range of exclusive privileges that live up to the varied expense requirements of all employees. To get an exhaustive list of benefits on the IndusInd Bank eSvarna, please visit us at [www.indusind.com](http://www.indusind.com).



# CORPORATE CREDIBILITY

---

Corporate Cards are a globally accepted mode of payment. eSvarna Card eases reconciliation and reimbursement claim processing for the corporates. IndusInd Bank eSvarna Card program provides a Billing Statement that lists all charges on the Card, date-wise, with complete transaction details. This simplifies expense management for the company and helps the employees with an overview of all their expenses.







## CORPORATE CONVENIENCE

---

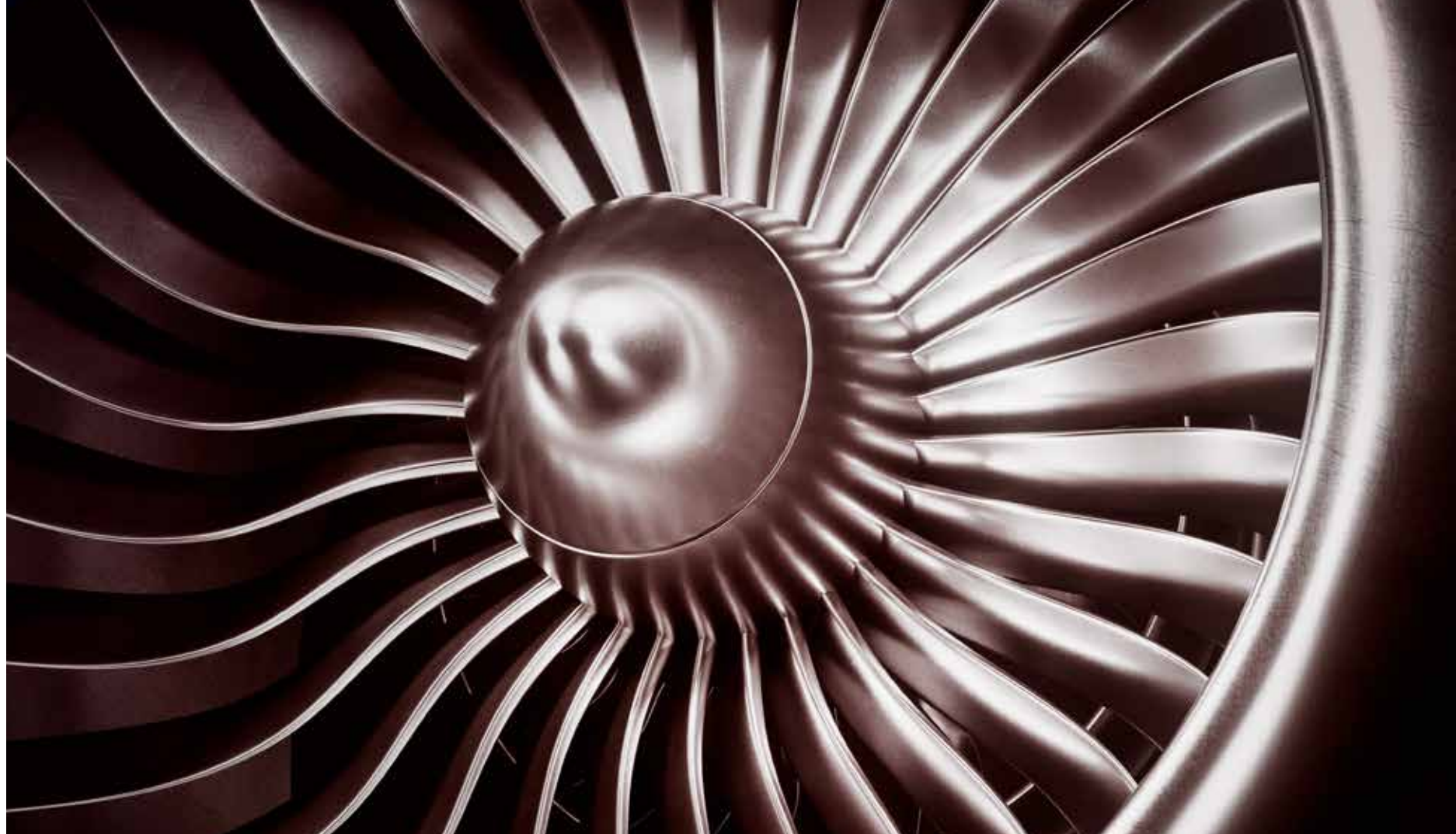
Issued on the RuPay Platform, the IndusInd Bank eSvarna Card can be used at all RuPay accepting merchant establishments globally.



## CORPORATE TRAVEL

---

Enjoy 8 domestic & 2 international complimentary lounge visits every year. Relax, enjoy a gourmet meal, comfortable seats and free wi-fi as you wait to embark on the exciting journey.







# CORPORATE CONCESSIONS

---

Your employees can now enjoy freedom from surcharges at fuel stations across India. A surcharge of 1% is waived off at all fuel stations on transactions between INR 400 and INR 4,000. For complete Terms & Conditions please visit us at [www.indusind.com](http://www.indusind.com).





## CORPORATE BENEFITS

---

Your Cards are issued on the RuPay platform, bringing a host of benefits. These offers are spread across travel & stay, car rental services and smart purchases intended to help the IndusInd Bank eSvarna Cardholder combine business with comfort. To get an exhaustive list of offers on IndusInd Bank eSvarna Card, please visit us at [www.indusind.com](http://www.indusind.com).





# CORPORATE ASSURANCE

---

We provide your eSvarna Card as a safe and secure means of expense management. The Cards issued to you have an additional level of security in the form of an EMV Chip, making your transactions much more secure in comparison to a magnetic striped Commercial Card. In addition to the Card security features, we also provide comprehensive insurance, protecting you from unforeseen circumstances.

**Counterfeit Fraud:** In the unlikely scenario that your Card or Card details

are stolen and used duplicitously by producing counterfeit plastic, IndusInd Bank offers you insurance coverage of up to INR 15 lacs.

**Lost Card Liability:** In case of theft or loss of Card, IndusInd Bank covers unauthorised transactions on the Card. With IndusInd Bank here to protect, there is very little you need to worry about.




For complete Terms & Conditions, please visit us at [www.indusind.com](http://www.indusind.com)



# CORPORATE ASSISTANCE

---

Our 24x7 Customer Service officials are pleased to help you in case of an emergency, Please feel free to get in touch with us on our

-  Toll-Free Number 1860 267 7777 or
-  Write to us at [corporate.cards@IndusInd.com](mailto:corporate.cards@IndusInd.com)
-  For further details, please log onto [www.indusind.com](http://www.indusind.com)





# FREQUENTLY ASKED QUESTIONS (FAQ's)

## Fuel Surcharge

### Is this waiver applicable on all my fuel purchases made on my IndusInd Bank eSvarna Card?

This waiver is applicable on all transactions between INR 400 = INR 4,000 only. This waiver is applicable across all petrol pumps in India.

### What steps do I need to follow if I lose my Commercial Card?

- Immediately call IndusInd Bank 24-hour Phone Banking Number and report the loss/theft of your card
- File a Police Report (First Information Report - FIR) for the lost/stolen Commercial Card and send us a copy of the attested FIR
- Send the Bank a signed letter confirming the loss of your Card along with a description of the incident
- Statement highlighting the transaction
- Completed Customer Dispute Form

### What do I need to do to register an insurance claim for the lost Card?

You need to submit the following documents to IndusInd Bank

- Duly filled All Risk Claim Form
- Customer Dispute Form
- Billing Statment
- Attested FIR

## EMV Chip & PIN

### What is EMV Chip & PIN Commerical Card?

An EMV Chip & PIN Commercial Card is a Commercial Card with an embedded microchip. This microchip stores the Card member information and the PIN in an encrypted format. This PIN is known only to the Cardholder thus providing enhanced security against possible misuse. The EMV Chip & PIN is a superior level of security on your Commercial Card, in line with best global practices. It thus provides an additional layer of safety against counterfeit and skimming related fraud.

### How will I use the IndusInd Bank EMV Commercial Card on a chip (POS - point of sale) terminal?

When you use an EMV Chip & PIN Commercial Card at a POS terminal which is enabled for PIN Transactions, the POS machine will prompt you to enter a 4-digit PIN. Once you enter the correct Commercial Card PIN in the terminal, your transaction will be approved. Please follow the below process for a successful transaction:

**Step 1:** The merchant inserts your Commercial Card in the Card slot at a PIN-enabled POS terminal and enters the transaction amount.

**Step 2:** The POS machine prompts for a 4-digit PIN to be entered by the Cardholder.

**Step 3:** On entering the correct Commercial Card PIN in the machine, the transaction is approved.

At POS terminals, which do not support the PIN authentication, your EMV Chip Commercial Card needs to be inserted in the Chip slot and your transaction will be completed as it is done today.

At POS terminals, which do not support an EMV Chip Commercial Card, the Card can be swiped at the merchant terminal and your transaction will be completed as it is done today.

### Will I need to enter PIN at every POS terminal(s) be it Domestic or International?

If the POS terminal (Domestic or International) is enabled for PIN authentication you will be asked to enter your PIN for successful completion of your transaction.

### What if enter an incorrect PIN?

Only applicable in case the physical card has been issued and PIN is used for POS transactions. You will be given 3 attempts to enter the correct PIN, post which your PIN will be blocked and your transaction will get declined. Please place a request to unblock your PIN or request for a new PIN on our helpline number 1860 267 7777. You can also reset your PIN instantly by logging on to the IndusInd Bank Website - [www.indusind.com](http://www.indusind.com) > Quick Links > Generate Credit Card PIN

### What if I have forgotten my PIN?

If you have forgotten your PIN, you can reset your PIN instantly by logging on to the IndusInd Bank Website - [www.indusind.com](http://www.indusind.com) > Quick Links > Credit Card Related > Generate Credit Card PIN or request for a new PIN at our Helpline Number 1860 267 7777

### How will I receive my PIN?

As an endeavour to reduce the use of Paper and our contribution to the noble cause of saving the environment we have enabled GREEN PIN on all our cards. Visit IndusInd Bank's website - [www.indusind.com](http://www.indusind.com) > Quick Links > Credit Card Related > Generate Credit Card PIN

### Will I receive my Commercial Card plastic and PIN together?

No, the Commercial Card and the PIN will be dispatched to you separately.

### How can I change my PIN?

You have the following options to change your PIN

**Option 1:** Visit IndusInd Bank's website - [www.indusind.com](http://www.indusind.com) > Quick Links > Credit Card Related > Generate Credit Card PIN

**Option 2:** You can place a request to dispatch the PIN at your mailing address by calling our helpline number 1860 267 7777

### Can I use the IndusInd Bank EMV Commercial Card outside India?

Yes. IndusInd Bank EMV Commercial Cards can be used at any merchant around the world where your Commercial Card is accepted today.

### How does chip technology work for online and mail order/ IVR (Interactive Voice Response) transactions?

Online transactions will function the same way as they do today. For online Commercial Card transactions, a VBV (Verified by Visa) password will be required to complete the transaction: the process will remain as it exists today. For Mail order and telephone transactions, effective 1st February 2011, a 6-digit OTP (One Time Password) is required and will be applicable for chip cards as well.

### Can a Chip Card be compromised?

A compromise of your Card means the Card information has been copied and a fraudster is trying to access your account. As of now, we have not observed any compromise of a chip Commercial Card as the security chip makes a difficult to copy the Commercial Card details. This would be possible only if you continue to swipe the magnetic stripe of your IndusInd Bank EM Commercial Card at a merchant terminal instead of inserting the chip card to complete your transaction.

### Which shopping outlets have chip-enabled terminals?

Most of the merchants have chip-enabled terminals, In case the merchant doesn't have chip-enabled terminal, the card can be swiped for transactions.

### How do I make the payment for the chip Commercial Card usage?

You can make chip card payments through online banking/ECS setup on your Bank Account. Cash, Cheque, Net Banking, etc. The process is the same as in case of other IndusInd Bank Commercial Cards

### Is the IndusInd Bank EMV Commercial Card durable?

The IndusInd Bank EMV Commercial Card should withstand normal wear and tear and the chip should last as long as the Card is valid. However, you should take steps to ensure your Card is protected to ensure longevity.

### What if my IndusInd Bank EMV Commercial Card is lost or stolen?

Please report the loss to us immediately on 1860 267 7777/ 91 22 4220 7777 and our Phone Banking officers will block your Commercial Card immediately.

# TERMS & CONDITIONS

## General Terms & Conditions for benefits on IndusInd Bank Corporate Cards

- The benefits under the IndusInd Bank eSvarna Card Program ("Program") are offered by IndusInd Bank ("IndusInd Bank") or business associates of IndusInd Bank on a 'best efforts' basis'. IndusInd Bank does not underwrite or warrant the services performed by the air carriers or other goods/services providers associated with Program and shall not have any liability for any defect, deficiency, delay or imperfection in such goods/services or for any loss or damage that may be suffered, or for any personal injury to a Cardholder directly or indirectly by the use or non-use of the products/services provided by such air carriers or service providers
- The benefits under the Program are applicable to such persons who hold an active IndusInd Bank eSvarna Card ("Card") issued in India
- The IndusInd Bank eSvarna Card Cardholder ("Cardholders") must exercise due diligence in understanding specific terms that may be applicable to such benefits
- Any disputes regarding delivery, service, quality or performance of products/services under the Program must be addressed in writing by the customer directly to the associated service providers
- Any participation /availing of the benefits by the Cardholder shall be purely voluntary
- IndusInd Bank and its respective business associates reserve the right to change the Terms & Conditions of the Program at any time without prior notice
- These Terms & Conditions shall be read in conjunction with Cardholder's Agreement and IndusInd Bank's Terms and Conditions governing the usage of the Card and other Terms and Conditions as mentioned herein. The specific Terms and Conditions of various offers under the Program are set out below

## Fuel Surcharge Waiver

- Waiver of 1% fuel surcharge is applicable on transactions between INR 400- and INR 4,000/- only. The waiver is applicable across all petrol pumps in India
- The waiver can be applied only when payment is made through the IndusInd Bank Commercial Card
- IndusInd Bank reserves the right to impose a cap on the maximum value or number of fuel transactions permitted in a month
- Please note that service tax levied on fuel surcharge (if any) will not be waived and will need to be borne by the Cardholder

## Lost Card Liability

- All PIN-based transactions (like ATM, Internet and telephone etc.) are not covered
- Pre-delivery fraud not covered
- 2 days (includes reporting day) pre-reporting and 7 days (includes reporting day) post reporting claims are covered
- Claim has to be reported by cardholder within 15 days from the date of loss, in case of Card to be admissible for claim
- Insurance benefits would be available only to active Card users. An active Card is defined as the Card with one transaction/ activity on any POS terminal in last 6 months from date of loss

## Counterfeit Card Liability:

- Claim has to be reported by Cardholder within 15 days from the date of issue of statement containing the disputed counterfeit transaction

# CONTACTLESS CARD FEATURES

eSvarna Card is a chip based contactless Commercial Card.This Card has a contactless feature that enables you to make fast, convenient and secure everyday purchases by simply waving your eSvarna Card at merchant locations where contactless payment is accepted. It can also be used at millions of merchant locations where standard Card payments are accepted.

## What is IndusInd Bank Contactless eSvarna Card?

It is the new generation eSvarna Card from IndusInd Bank which allows the users to make faster payments at merchant locations with just a tap where contactless payment is accepted.It can also be used for standard shopping and online transactions.

## What is Contactless Payment?

The contactless payment feature lets consumers make safe and secure payments with a simple tap of the Card on the POS machines at the merchant outlets.These Near Field Communication (NFC) enabled terminals transmit payment details and authenticate transactions without swiping the card.

## Where can the IndusInd Bank Contactless eSvarna Card be used?

Anywhere that the Contactless payment POS Machine is available.The Card can be used to tap and pay. If a contactless POS machine is not available, the Contactless Card can still be used for swipe or dip transactions. If the PoS machine has a contactless symbol displayed on it, then it is enabled for contactless payments.

## How do I use my IndusInd Bank Contactless Corporate Card?

Look out for a retailer displaying the contactless symbol and Visa logo at the point of sale (POS). Hold your Card within 4 cm of the secure contactless reader. Four green lights will appear. This takes no more than half a second. You can then remove your Card and the transaction will be complete.

## How close to the reader does the Card need to be?

You should hold your Contactless Card within 4 cm of the card reader.

## Is there a limit on the value of goods you can purchase with Contactless eSvarna Card?

You can use your Contactless Card for any amount within the overall daily Point of Sales/Online Transaction Limit. For Purchases done at the Contactless payment POS Machine the transaction amount will be limited to the per transaction limit set by the Bank in line with the regulatory guideline. Please visit [www.indusind.com](http://www.indusind.com) for further details. For transactions above the limit, the Cardholder will need to swipe the Card and authenticate using the PIN.

## Will I receive a charge slip for transactions I make?

A contactless payment is designed to let you make transactions easily and conveniently.The

retailer will ask if you require a charge slip. If you do not require a charge slip, please advise the retailer and a charge slip will not be given.

## How do I know when a payment has been made?

Your transaction is confirmed by illumination of four green indicator lights and a display message confirming that your transaction has been successful.

## Could I unknowingly have made a purchase if I walk past the reader?

Your Card has to be tapped within 4 cm of the card reader for more than half a second and the retailer must have first entered the amount for you to approve. Terminals can only process one payment transaction at a time, therefore reducing transaction errors.

## What are the features of the IndusInd Bank eSvarna Card?

eSvarna Card is a multi-purpose International Card that can be used for the following purposes: a) Faster day-to-day payments at merchant locations accepting Contactless Payments b) POS shopping at 10 lakh merchant outlets in India and over 30 million worldwide accepting Card Payments c) Safe online shopping and e-commerce transactions d) Utility and other Bill Payments

## Will I receive a notification each time a transaction is done on my IndusInd Bank eSvarna Card?

Yes, like a Standard Credit Card, the customer will receive an SMS and an E-mail notification each time a transaction takes place.

## Is this a Chip Card?

Yes. This eSvarna Card is secured with a Contact and Contactless Chip along with Magstripe and NFC antenna. The NFC antenna is for enabling Contactless Payments at merchant locations accepting contactless Payments. The Chip and the magstripe portion is used for transactions - such as usage purchases at POS/online where Contactless payments are not accepted.

## What happens when the contactless transaction is declined?

In the rare event when the Contactless transaction on your eSvarna Card is declined due to any reason, the Cardholder can request the merchant to make the payment by swiping or dipping the Card in the traditional manner.

## What happens when the transaction slip is not generated and customer's account is debited?

Generally, such situation does not arise. However, in any such stray cases, one may contact IndusInd Bank Customer Care Centre to enquire about the status of the transaction.