WEAR 'N' PAY

USER MANUAL

Index

AXIS BANK

What is
Wear 'N' Pay?

AXIS BANK

▶ **What is Wear 'N' Pay**

Wear 'N' Pay is an Axis Bank wearable program which include devices that can be used as a debit card to make contactless transactions and can be worn easily or incorporated into existing accessories to carry out contactless payments on the go.

▶ **What are the different type of variants?**

Wear 'N' Pay currently has 3 device variants-

Wristband	**Keychain**	**Loop**
Just slip onto your wrist	Hook it to your keys	Slide into your existing watch

▶ **What is the fee for a Wear 'N' Pay device?**

JOINING FEE

Rs.750+ GST

ANNUAL FEE

Rs.500 + GST

AXIS BANK

What does
the device do?

▶ **How does Wear 'N' Pay work?**

Wear 'N' Pay devices are embedded with a flexi-chip that enables them to be used as a contactless debit card. Hence, these devices are linked to your Axis Bank A/c and can carry on contactless transactions exactly like a debit card plastic.

▶ **What happens to my existing Axis Bank Debit Card?**

You can continue to use your existing Debit Card. Wear 'N' Pay is an additional payment device and its usage is not dependent on usage of your Debit Card.

▶ **Is there a limit to how much amount/ how many transactions I can do using Wear 'N' Pay?**

Daily Purchase limit (overall)	Rs. 1,00,000
Daily limit for transactions below Rs.5000 (No PIN required)	Maximum of 5 daily transactions upto Rs.5000 each permitted
For Transactions above Rs.5000 (PIN is mandatory)	No limit on number of daily transactions, only daily purchase limit is applicable

▶ **What are the product features / offers on Wear 'N' Pay?**

Wear 'N' Pay devices come packed with following offers and features-

Activation Benefit
10% cashback up to Rs.100 on your first 3 transactions within first 30 days of issuance*

Ongoing Benefit
10% cashback on your 5th transaction every month*

Dining Benefit
Up to 20% off at 4000+ partner restaurants

Fraud Liability Cover
Fraud liability cover up to 100% of purchase limit* will be applicable in the event of any unauthorized transactions. *Subject to immediate reporting to Axis Bank

▶ **When will I get my activation related cashback?**

Cashback shall be credited to your linked account within 60 days from the month of issuance

▶ **When will I get my monthly cashback?**

Cashback shall be credited to your linked account within 60 days from the month for which cashback has been calculated.

For more details about the features and their terms and conditions, please visit www.axisbank.com/wearnpay

AXIS BANK

How do I
order my device?

▶ **How can I apply for Wear 'N' Pay?**

Currently, customers can apply for Wear 'N' Pay device by-

Visiting the nearest
Axis Bank branch

Calling Phone Banking on
1860-419-5555 or 1860-500-5555

▶ **Is this available to non-Axis Bank account holders?**

No, Wear 'N' Pay devices will be linked to a customer's existing savings account. Hence, having an active axis bank account is a pre-requisite for application of a Wear 'N' pay device.

▶ **How long will it take for my Wear 'N' Pay device to reach me?**

Post successful application, your Wear 'N' Pay device shall get delivered within 7-10 working days.

How does the
device work?

▶ **Can I just wear and start using my Wear 'N' Pay?**

To start using your device, you need to first activate your device by following 2 simple steps-
Step 1 – Set PIN for your Wear 'N' Pay device
Step 2- Enable contactless usage for your Wear 'N' Pay device

After this, you can start using your device to make contactless transactions at POS terminals.

▶ **Why do I need to set pin/ enable contactless usage?**

You will receive Wear 'N' Pay device in an inactive state. The device first needs to be activated by setting PIN. Also, as per RBI mandate, contactless mode will be switched off on the issued device. Please enable contactless mode to start transacting.

▶ **How do I set pin / enable contactless transactions on my Wear n Pay?**
You can set PIN and enable contactless mode on your Wear 'N' Pay device using Axis Mobile App or Internet Banking by following two simple steps

Via Axis Mobile App

Step 1: Set PIN
Generate your Wear N Pay PIN anytime at your convenience using your MB app
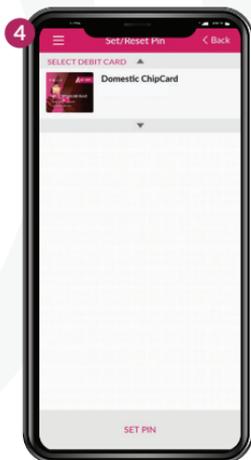
Login to
Mobile Banking app

AXIS BANK

Debit Cards
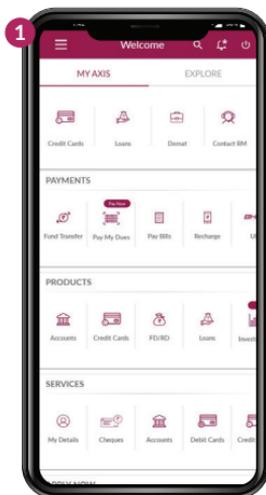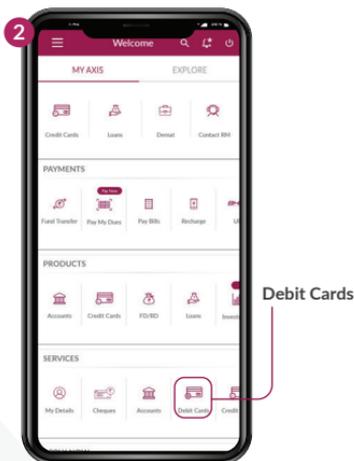
Select **Debit cards**
under **'Services'**
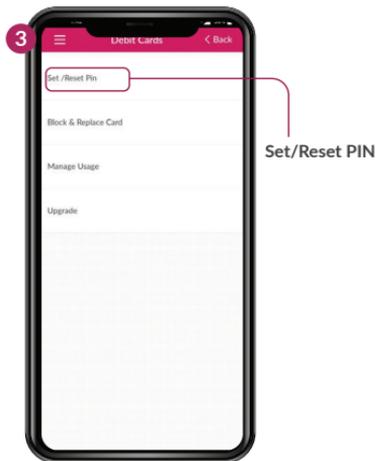
Set/Reset PIN
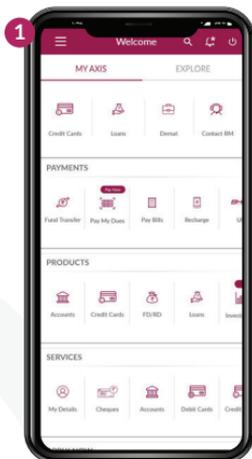
Select
'Set/Reset PIN' option

Now **select your Wear 'N' Pay device number**
from the list and click on continue (please check the
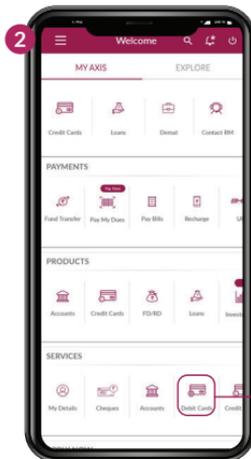first 4 and last 4 digits to identify your device correctly)

On the next screen, **enter
4 digit PIN, re-enter 4 digit PIN and
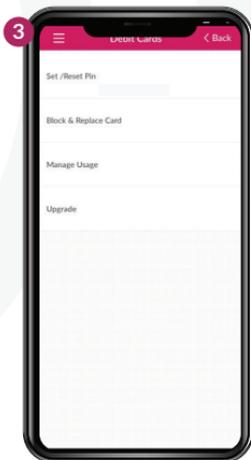enter mPIN** to confirm

AXIS BANK

Step 2: Enable contactless mode

Final step is to enable contactless mode for your Wear 'N' Pay device to start transacting

Login to
Mobile Banking app

Debit Cards
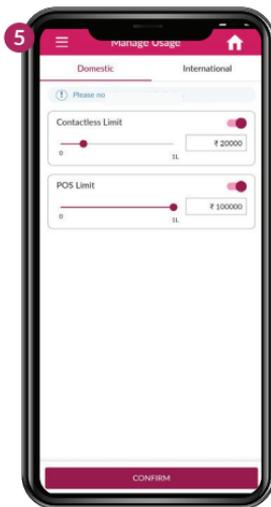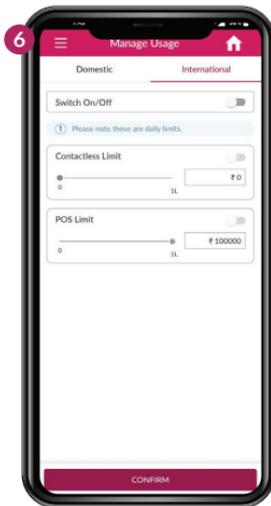
Select **Debit cards**
under **'Services'**

Select
'Manage Usage' option
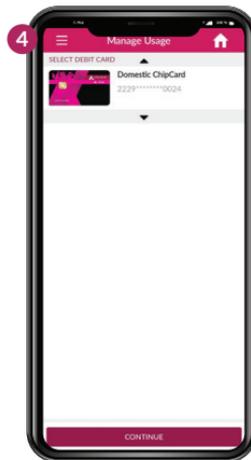
Now **select your Wear 'N' Pay device number**
from the list and click on continue (please check the
first 4 and last 4 digits to identify your device correctly)

AXIS BANK

For enabling domestic transactions,
select domestic tab and enable contactless usage.
This will allow you to carry out contactless
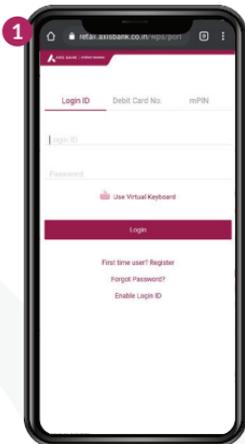transactions on POS

For enabling international transactions,
**select international tab and enable contactless
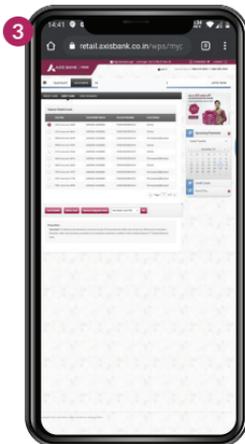usage and POS usage**

AXIS BANK

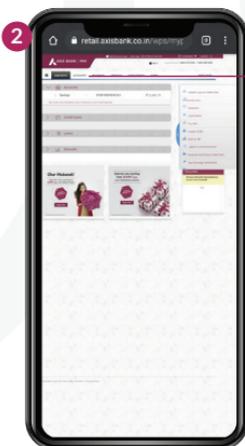## Via Internet Banking

Step 1: Set PIN

Generate your Wear 'N' Pay PIN anytime at your convenience using Internet Banking
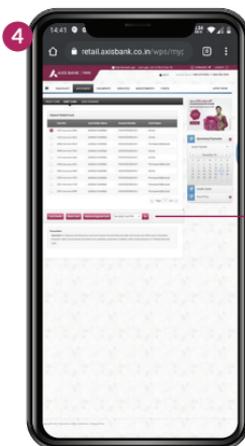

Login to
Internet Banking

Now **select your Wear 'N' Pay device number**
from the list and click on continue (please check the
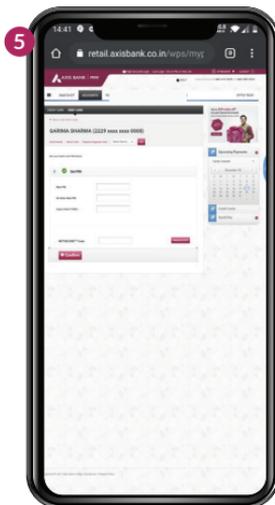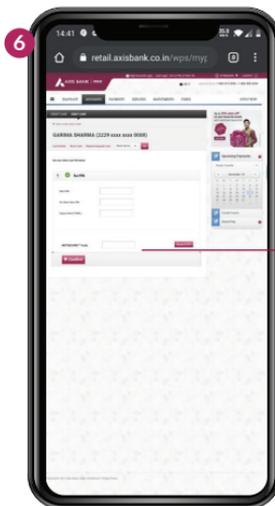first 4 and last 4 digits to identify your device correctly)

Accounts

Click on: **'Account > My Debit Cards'**
OR **'Services > Debit Card services'**

**Set Debit
Card Pin**

Select **'Set Debit Card PIN'**
from the menu

AXIS BANK

On the next screen, **enter 4 digit PIN, re-enter 4 digit PIN and Expiry date** as mentioned in the welcome kit received.


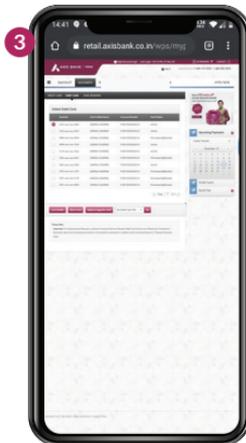**Enter Netsecure code (OTP)** received on your registered mobile address and confirm

Enter Netsecure code (OTP)

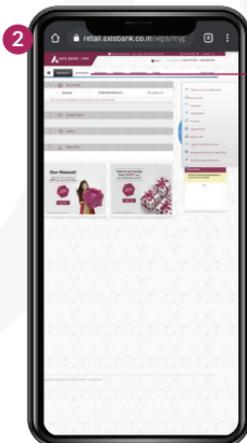AXIS BANK

Step 2: Enable contactless mode

Final step is to enable contactless mode for your Wear N Pay device to start transacting

1

Login to
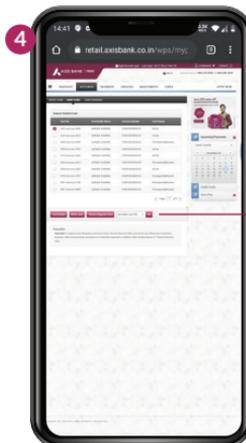**Internet Banking**

3

Now **select your Wear 'N' Pay device number**
from the list and click on 'more services' in
drop down menu. (please check the first 4 and last
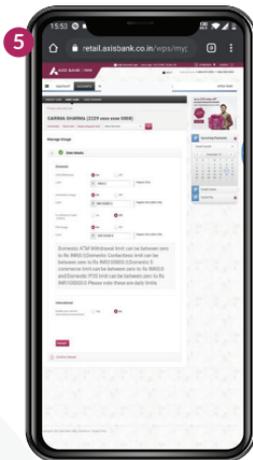4 digits to identify your device correctly)

2

Accounts

Click on: **'Account > My Debit Cards'** OR
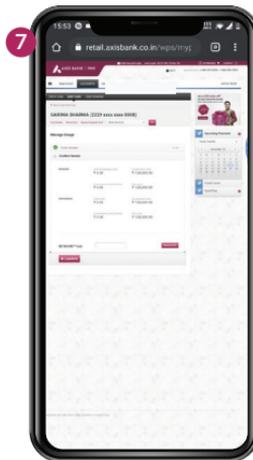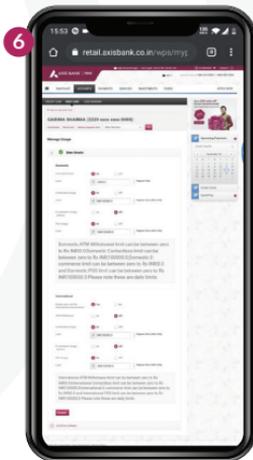**'Services > Debit Card services'**

4
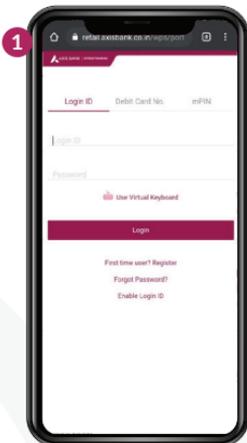
Manage Usage

Select **'Manage Usage'**
from the menu

AXIS BANK

For **enabling domestic transactions,** under domestic section, enable contactless mode by selecting **'on'** option

Then **enable contactless usage and POS usage** by clicking on **'on'** option. Thereafter, click on proceed

For **enabling international transactions,** under international section, click on **'yes'**
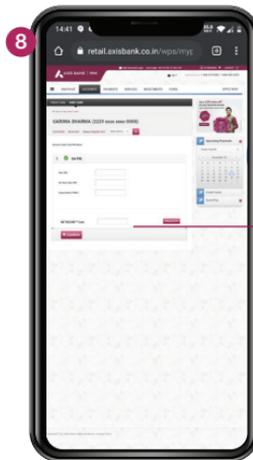
Enter Netsecure code (OTP)

Enter **Netsecure code (OTP)** received on your registered mobile number and confirm

AXIS BANK

▶ How do I use my Wear 'N' Pay device at the POS terminal?

Look for this ⟫) symbol on the POS machine at the shop/store/outlet.
This symbol, if present, means the machine is enabled for contactless transactions.

The merchant will enter the transaction amount into the terminal and the same will be displayed on terminal's screen

To make payment, Wave or tap (the part of your device which has this ⟫) symbol) on or near the POS machine. You will hear a beep/see a light and get the receipt for the contactless transaction.

▶ Where all can I use my Wear 'N' Pay?

Look for this ⟫) symbol on the POS machine at the shop/store/outlet. This symbol, if present, means the machine is enabled for contactless transactions.

Just wave/tap the Wear 'N' Pay device on the machine (for transactions up to Rs. 5000/-). For transactions above Rs.5000, wave/tap and enter PIN to confirm payment. You will hear a beep/see a light and get the receipt for the contactless payment you have done

Please note: Some terminals may not accept a contactless transaction above Rs.5000 or any contactless transaction. This depends on whether the acquiring bank's POS terminal supports these functionalities.

AXIS BANK

How is this
**device safe & secure
to use?**

▶ **Is Wear 'N' Pay secure?**

Yes, Wear 'N' Pay device uses a NFC enabled chip with secure encryption technology (same as EMV chip). It is also more secure as you are in control of the device at all times as the device does not leave your hand when you make the payment at the shop.

▶ **Can I accidentally be charged for a contactless transaction just by walking past a contactless terminal?**

No. Contactless machines and devices/cards have a limited range. Your Wear 'N' Pay device needs to be within 3cms from the machine to be read successfully.

▶ **I lost my Wear 'N' Pay, what do I need to do**

On loss of Wear 'N' Pay device, you should immediately block the lost device via any of the following channels as per your convenience -

Mobile banking

Login>Go to Services section>Debit cards> Select Block & Replace>Select the device to be blocked> confirm MPIN

Internet banking

Login> Go to Accounts > Select My Debit cards > Select the device to be blocked > Click on block > confirm OTP

Phone banking

Call on 1860-419-5555 or 1860-500-5555 and request to block the respective device

Branch

Visit your nearest branch and request to block the respective device

Additionally, your transactions will be secured by fraud liability cover upto 100% of POS limit in case of any suspicious/fraudulent transaction(s). Please ensure that you report any such event(s) to Axis Bank immediately.

AXIS BANK

What to do in
case of any issues?

▶ **What if the contactless functionality does not work?**

The contactless functionality will not work if you have not activated your device on receipt or if overtime you have disabled contactless mode and not switched it on again.
Please check if you have set PIN and enabled contactless mode on your device.

▶ **Can I switch off/temporarily disable payment functionality on my device?**

Yes, you can temporarily disable your device when you are not using it or whenever you feel the need to by simply disabling contactless mode and POS limit. This can be done via Mobile app/Internet Banking/visiting your nearest branch.

▶ **How do I manage my device- enable/disable contactless, international usage and other servicing options over the lifetime of the device?**
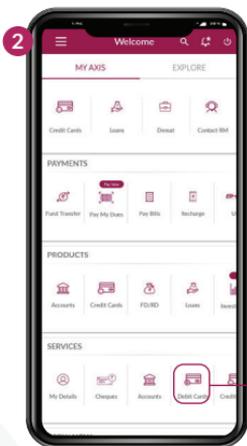
You can manage usage of your device as per your need via following channels-
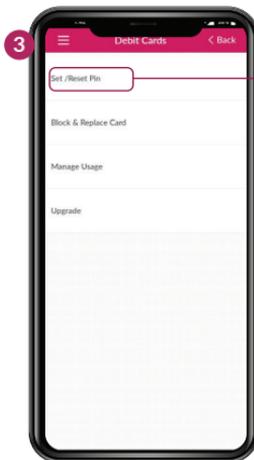
Via Axis Mobile Banking App

Manage usage of your Wear 'N' Pay device anytime at your convenience using your MB app
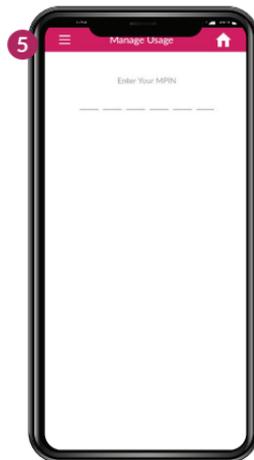
Login to
Mobile Banking app

![AXIS BANK]

2

Debit Cards

Select **Debit cards**
under **'Services'**

3
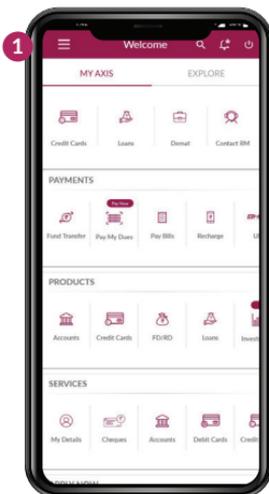
Set/Reset PIN

Select from menu of servicing options
**'Reset PIN/Modify transaction limits/enable or
disable contactless mode/enable or disable
international usage/block and replace'**

4

SELECT DEBIT CARD
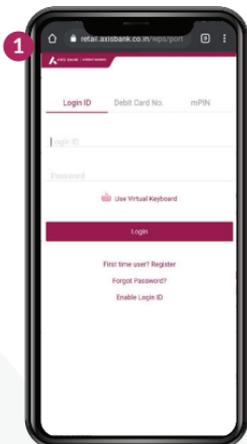
Domestic ChipCard

SET PIN

Now **select your Wear 'N' Pay device number**
from the list and click on continue (please check the
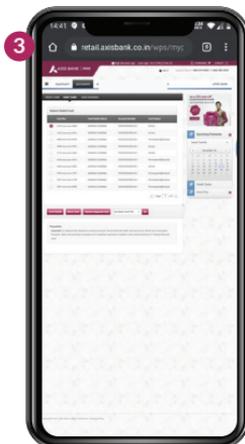first 4 and last 4 digits to identify your device correctly)

5

Enter Your MPIN

On the next screen, input your
usage preferences and enter mPIN
to confirm
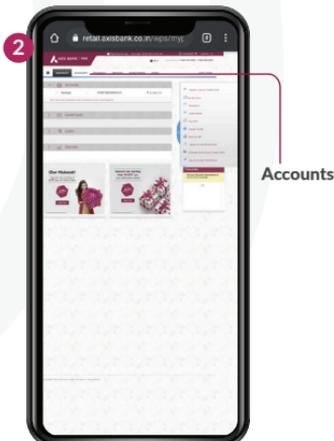
AXIS BANK

Via Internet Banking

Manage usage of your Wear 'N' Pay device anytime at your convenience using Internet Banking
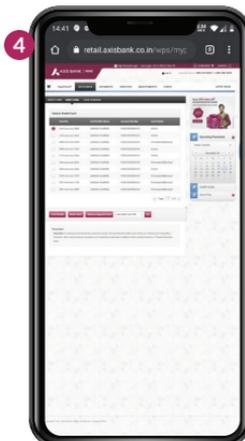

Login to
Internet Banking

Now **select your Wear 'N' Pay device number**
from the list and click on 'more services' in drop
down menu. (please check the first 4 and last 4 digits
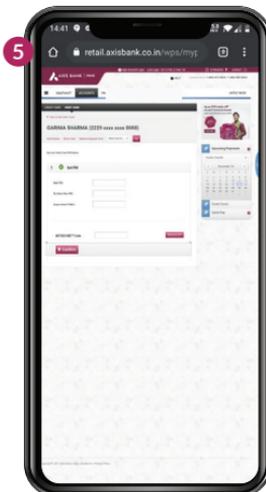to identify your device correctly)

Accounts

Click on: **'Account > My Debit Cards'** OR
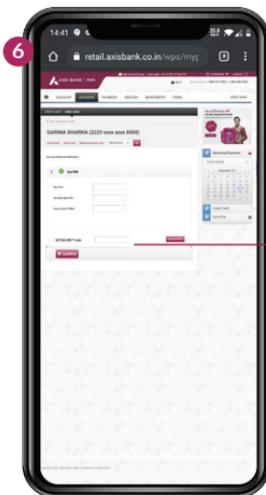**'Services > Debit Card services'**

Select from servicing options
**'Reset PIN/Modify transaction limits/enable or
disable contactless mode/enable or disable
international usage/Block/Replace'**

AXIS BANK

On the next screen, **input your usage preferences**

Enter **Netsecure code (OTP)** received on your registered mobile address and confirm

Enter Netsecure code (OTP)

Via Branch visit

Alternatively, you can visit your nearest branch and request to change your usage preferences

AXIS BANK