



**FAQs**

*Indus*



**WEAR**

**Any Card, One Wearable**

# INTRODUCTION TO INDUS PAYWEAR

## Q: What is Indus PayWear

**A:** Indus PayWear is a range of Wearable accessories that can be worn and used for transactions with a tap or wave. The Wearables allow you to Tap & Pay at merchants with NFC-enabled POS machines. With Indus PayWear, you do NOT need to carry your wallet or cards. Simply Wear, Tap & Pay.

What's more - Indus PayWear is a 'One Wearable, Any Card' offering, which means that you can use your Wearable with any IndusInd Bank Debit/Credit Card and switch among the same as needed.

## Q: What are the different types of Indus PayWear Wearables?

**A:** Indus PayWear currently offers 3 different Wearable variants:

**Sticker:** That can be pasted onto the back of your phone

**Watch Clasp:** This can be attached to your existing watch strap

**Ring:** Comes in multiple sizes – S, M, L, XL



## Q: How does Indus PayWear Work?

**A:** The Wearable is complemented by a Mobile App, which can be used to set up your IndusInd Bank Debit/Credit Card. You can switch among the saved cards on the App as needed. Once your Wearable is set up, Indus PayWear lets you leave your phone & wallet at home and still make payments on the go. With only your Wearable device, you can 'Tap & Pay' wherever you are.

## Q: Do I need to charge my Wearable?

**A:** Your Wearable does not require a battery to operate and must not be charged at any time. Hence, payments can be made on the go at any time.

## Q. What are the charges for IndusPayWear?

**A:** Indus PayWear may come with an issuance charge depending on your Account type. For more details, [visit SOC](#)

**Q. Who can apply for Indus PayWear?**

**A:** You must hold a valid IndusInd Bank Debit Card to apply for Indus PayWear. Subsequently, once issued, you can set up your IndusInd Bank Credit Card on the Wearable as well.

**Note:** Currently Indie Account holders are not eligible for the IndusPayWear.

**Q. Is this available to non-IndusInd Bank Account holders?**

**A:** No, you must be an IndusInd Bank customer and hold a valid Debit Card to apply for Indus PayWear.

**Note:** Currently Indie Account holders are not eligible for the IndusPayWear.

**Q. What are the prerequisites to get an Indus PayWear?**

**A:** To get an Indus PayWear Wearable, you must:

- Be an IndusInd Bank Customer, holding an active IndusInd Debit Card
- Have an Android device that supports NFC technology

**Q. Can Credit Card Customers apply for Wearables?**

**A:** Credit card customers who also hold an IndusInd Bank Debit Card can apply for the wearables. For customers holding only an IndusInd Bank Credit Card, they can open an account with the bank and request the wearable. Availability of wearables for customers solely holding an IndusInd Bank Credit Card will be provided at a later stage.

**Q. How can I get a PayWear Wearable?**

**A:** You can apply online by [clicking here](#) or walk into your nearest IndusInd Bank branch to apply for Indus PayWear. The request will be taken up at the branch and delivered to your address subsequently. In certain branches, you can get a sticker instantly, too. (subject to availability)

**Q. I have an iPhone; how can I use PayWear?**

**A:** You will need an NFC-enabled Android phone to set up the Wearable device. Once the setup is done, you can also operate your Wearable from an IOS phone - as long as you download the Indus PayWear Mobile App and login using the same credentials.

**Q. I want a ring. But I don't know my ring size.**

**A:** Use the Ring Size Guide for Indus PayWear Ring to determine your ring size.



**RING SIZE GUIDE**

[Click here](#) to check your ring size

5.3 cm	5.9 cm	6.5 cm	6.8 cm
<b>S</b>	<b>M</b>	<b>L</b>	<b>XL</b>
US Size: 6 Diameter: 16.5 mm	US Size: 8 Diameter: 18.2 mm	US Size: 10 Diameter: 19.8 mm	US Size: 11 Diameter: 20.7 mm

# MAKING PAYMENTS WITH INDUS PAYWEAR

## **Q: How do I make a payment with Payment Enabled Wearables?**

**A:** The NFC antenna that enables the 'Tap and Pay' functionality is built into the Wearable device. To pay with the Wearable, hold it close to the card reader on the merchant's point-of-sale (POS) terminal when it is ready to accept payment. Tap the Wearable on the terminal for the Sticker & Clasp form factors. Simply put your fist over the terminal for the Ring to make the payment.

## **Q: Where can I use my Wearable to pay?**

**A:** You can use your payment-enabled Wearable at any point-of-sale (POS) terminal that accepts contactless cards or NFC payment wallets.

## **Q: Is there a payment amount limit?**

**A:** The transaction limit will be the same as the POS limits for your IndusInd Bank Credit/Debit Card that you link to your Wearable.

## **Q: Can I use my Wearable abroad?**

**A:** Indus PayWear is accepted at payment terminals that accept contactless payments across the globe! Look out for the contactless logo wherever you are travelling.

## **Q: Do I need to enter a PIN code to make a payment when using it?**

**A:** You do not need to enter a PIN code to make a contactless payment up to ₹5000 in India. For transactions over ₹5000, you will need to enter the PIN. In some countries where the contactless limit is higher, you may be able to pay without a PIN for higher amounts (so long as International transactions are allowed on your card).

## **Q: Do I need my phone close by / unlocked to make a payment?**

**A:** You only need your phone to pay if it is a sticker you are paying with, which is pasted on the back of your phone.

## **Q: Can I buy and set up more than one Wearable?**

**A:** Yes, you can add and manage multiple Wearable devices using the mobile application. In fact, you can set up the same card on each of these Wearables, or you can choose to set up different cards. The choice and flexibility is yours.



# SAFETY & SECURITY

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

**A:** No. Contactless machines and your devices or cards have a limited range. Your Indus PayWear device needs to be within 3 cms of the machine to be read successfully. Thus, you do not have to worry about your device transacting unintentionally.

**Q: I lost my Indus PayWear. What do I need to do?**

**A:** Upon losing your Indus PayWear Wearable, you should immediately block the lost Wearable via any of the following channels- at your convenience.

- Indus PayWear App
- IndusMobile App
- IndusInd Bank Contact Center

**Q: How secure is the Wearable?**

**A:** You can safely transact with your Wearable. Indus PayWear uses NFC-enabled embedded Secured Element technology (eSE) for Wearable usage and payments; thus, it is completely secure. Additionally, as the device does not leave your hand (or, in the case of the stickers, your phone) when you make the payment, you are in control of the device at all times. Moreover, you can track your transactions on the Mobile App and block your Wearable or the card linked to the Wearable in seconds in case you lose your device or detect any suspicious activity on the card. Paywear technology uses a tokenisation platform and a global standard security chip that ensures your card information is never disclosed to any merchant.



# SETTING UP THE WEARABLE

## **Q: How long does it take to set up a Wearable?**

**A:** Setting up a Wearable takes only a few minutes. In short, once you receive your device, you simply download the app and follow the steps on your screen. The setup process is straightforward, quick and seamless. [Click here](#) to refer the setup guide for your Indus PayWear.

## **Q: How many cards can I add to my Wearable?**

**A:** You can only add and have one payment card active at a time on a Wearable. You can, however, change the active card linked with Wearable and switch among saved cards as you please on the Indus PayWear App. Multiple cards can be stored passively on the application, but only one can be used at a time against one Wearable.

## **Q. Can I switch the card linked to my device?**

**A:** Yes! Our slogan is 'Any Card, One Wearable' after all. You can easily link your Wearable device to different IndusInd Bank Debit/Credit Cards and switch between them on our Indus PayWear Mobile App. This means you really can leave your wallet at home and still pay on the go.

## **Q: Which cards can I add to my Wearable?**

**A:** Add your IndusInd Bank Debit or Credit Card to the Wearable.

## **Q: How can I add a payment card to the Wearable?**

**A:** Once you scan the Wearable to the Indus PayWear mobile application, follow the steps below:

- Tap on "Add New Card" on the application home page
- Follow the instructions on the mobile application to add card details and proceed
- Once the card has been added, you will be required to authenticate the card using mobile-based OTP for additional verification
- You can then start making payments with your card through your Indus Paywear Wearable

**Note:** In order to make payments, kindly ensure either your Debit Card PIN is generated or one online debit card transaction (E-com) is performed before linking the card to the wearable.

## **Q: How can I change the payment card on my Wearable?**

**A:** To switch from one card to another, you simply

- Click on the 'Change Card' option for the concerned Wearable
- App will prompt you to Delete the linked card and click OK to proceed
- Once the card has been deleted, you will be shown the add card option, where either a new card can be added, or an existing saved card can be selected
- You can switch between cards as and when you please multiple times

However, remember that only one card can be active and used at a time.

## **Q: Why does the Mobile App display "No Wearable detected"?**

**A:** The Wearable detection might fail due to the following reasons-

- The phone's NFC may not be able to connect with Wearable devices. [Click here](#) to refer to 'Don't know where your phone's NFC is link displayed on the screen while detecting Wearable to get an idea of where the phone's NFC antenna might be located on your phone
- As a rare event, the Wearable might be faulty. Don't worry; your Indus PayWear Wearable is covered under manufacturing defects for 6 months from the time you receive the Wearable

# INDUS PAYWEAR APP

## Q: Why am I not able to login to the Mobile App?

A: There are a few reasons you may not be able to log in to the App:

- You may be using the wrong credentials:  
Please try re-setting your password to login with new credentials. To do this, click on "Forgot my Password" on the login screen of the PayWear application
- Your Account might be locked in case of non-recovery of the Wearable annual fee from your Account. Kindly maintain balance for annual fee recovery and try again

## Q: How do I reset my password?

A: You can click "Forgot my password" on the login screen of the mobile application and follow the instructions. You will be asked to input the registered Email ID which you used earlier for logging in. You can reset the password through recovery mail sent to the registered Email ID for Indus PayWear Account password change. It is a simple and straightforward process. You will be able to access the app content in no time.

## Q: Where can I view the transaction history?

A: You can view your transaction history in the Indus PayWear application under the 'TXN HISTORY' option on the Wearable home page, helping you track spending and flag any suspicious activity.

## Q: I am replacing my Wearable. What do I do?

A: Please ensure that you have deleted all the cards (tokens) that have been added to the Wearable before discarding or replacing the Wearable. You can simply click on the 'REMOVE Wearable' option on the Wearable home page to delete card-related data attached to the Wearable.

