CSB Bank OneCard Features and FAQ

CSB Bank is launching a new digital first co-branded credit card called 'OneCard'.

CSB Bank customers will be able to get a fully digital credit card experience, from onboarding, to day-to-day engagement in-app, without any paper forms or documents.

OneCard is India's only Mobile first Credit Card where users can manage every aspect of the card on a mobile app that features:

- Fully digital In-app onboarding (No Document uploads, No physical visits, no phone calls)
- Control the card from the powerful OneCard App
- Real-time in-app transaction statements
- Instant issuance and redemption of reward points from the app
- Make instant repayments using UPI, Debit Cards or Net Banking
- Convert transactions into EMI
- Offer Add-on cards to family members
- Track recurring transactions such as Netflix subscriptions in-app

Key Features :

Copy Card:
- Most used feature on OneCard App
- Simply long press on App icon & click on Copy Card Number
- Allows quick access to card details right from the app

Card Controls:
- Control your card from the App itself
- Set transaction limit
- Activate or lock payment channels like online, POS, contactless anytime & anywhere from OneCard App
- Reset pin with ease & keep your card safe

Transaction Analytics:

- Track transactions details in the App
- Know spend categories, rewards earned
- Compare monthly spends
- Check refunds, repayments, cashbacks

Subscription Hub:

Helps you manage all your subscriptions in one place

Benefits -

- OneDestination for OneCard Subscriptions
- Get Pre-Debit notification 24 Hrs Prior
- Cancel subscription from the app
- Any modification, canceling or opt in for a new subscription will reflect in the app
- Personalise the subscription by adding nickname to it
- Control how much you want to pay - Set your transaction limit for each of your subscriptions

Applicable for merchants which are getting included under the aggregators we are live with

Swipe To Auth:

In case "Multiple Transactions" taking place in less time than the usual, transactions get declined under suspicious activity. "Swipe to Auth" initiative is to honor genuine transactions by letting it go through with a secured authentication at our end.
When a transaction gets declined due to identification of suspicious activity it,

- Acts as a safeguard for customer and customers money

Once we validate through a notification that its the customers only who is performing the transaction we allow the re-attempt of a transaction

- This provide a seamless experience along with the assurance of safe transactions

Swipe to Pay:

Every time you shop online, you will get a notification on your phone. The notification will ask you to verify yourself using your App PIN or biometrics. Once done, just swipe to approve and complete your purchase

- Complete a transaction without having to wait for or enter an OTP
- No incomplete payments due to delayed OTP
- It takes half the time to complete purchases compared to the OTP method
- It's also more secure than OTP

Repayments

- Get the payment done in OneCard app

- Set up automatic bill payment so that - your bills gets auto paid, you dont miss out on any payment and keep your credit score healthy
- Check your bill payment history and statements through the app
- Get Alerts and automated reminders

MyFamily:

OneCard MyFamily feature helps you to share your credit limit with your loved ones and give them their OneCard.

With MyFamily, you can
- Issue Add-on cards within minutes with a completely digital process.
- Invite members without any requirement of credit score.
- Track the spending of your family members.
- Manage card and transaction controls of your family members.
- Earn & redeem reward points for each add-on card
- Avail exclusive offers and deals on all cards.

OneRewards

Simplicity, transparency, and giving full control to our users are the building blocks of OneCard's mission to re-imagine credit cards in India. Keeping these principles in mind, we have designed the OneCard Rewards (a.k.a OneRewards) experience in a way to make it Fast, Simple and Fun to use - while standing true to our promise of giving you full control of your OneRewards from inside the app.

In addition to this, here are some really cool features, that are novel to OneCard:
- OneCard intelligently detects the 2 most spent on category each months, calculates and credits 5X OneReward points to customer
- Uncapped Reward Points (also fractional), that never expire
- Delightful in-app rewards redemption against past transactions or card outstanding balance, at Zero redemption fee
- All rewards activity history and can be transparently managed & tracked in-app

One Card Stamps

Users need constant motivation to use a product over others and they are in constant hunt of rewards. In order to cater to this need we designed Stamps, a way to give variable rewards to our users in the form of collectibles (a bit like scratch cards, but way more exciting). These are thematically and aesthetically designed graphical collectibles of variable value, that can be collected, tracked and flaunted by sharing with friends.

Key features of OneCard Stamps:
- Cool graphics
- Can be configured to credit variable rewards
- Used to reward desirable customer behaviors - transactional or in-app activities

Onboarding Flow of Pre Qualified Customers

❖ Customer downloads OneCard app, authenticates using mobile OTP.

❖ Customer has to do Aadhaar OTP KYC.

1) Fills in basic details like Address & PAN.

❖ Customer sees the eligible credit limit

❖ Further risk validations like Selfie.

❖ Virtual card will get activated instantly.

FAQ's

Unable to make card transactions.	Please check and confirm if the card status is active in the card controls section of your app. You can also enable/disable online payments, contactless payment, and international payments from here.
Swipe to Pay is not working.	Request you to open your OneCard app and check for the Swipe2Pay pop up to authenticate your transaction. Make sure that you have enabled the app permissions to allow pop

	up. Meanwhile, suggest you click on the Approve by OTP link to complete the transaction by OTP verification.
I didn't get OTP but my transaction was successful.	International transactions don't need OTP authentication as per guidelines. That might be the reason you didn't get an OTP for authentication.
The merchant has initiated my refund but it isn't reflecting in the app	Refund gets credited within 15 working days from when you receive the refund initiated message from merchant
I want to raise a dispute.	Your transactions are our priority, our cx specialist will help in resolve this issue. Just click on the below button to raise the issue you are facing
Where to find a list of subscriptions or recurring payments?	You can check your subscriptions in myOneCard screen just below the EMI section. You can also activate/deactivate any of your available subscriptions from here.
Why are the subscriptions or recurring payments getting declined on OneCard?	Your subscriptions or recurring payments are not successful as the merchants may have failed to comply with the new regulatory payment mandate starting 1st October 2021. Request you to pay monthly until your merchant complies. We appreciate your understanding in this regard.
My transactions are getting declined repeatedly.	This might be done to protect you against any unnecessary risk. Alternate reasons include - 1. The repayment is still under pending status. 2. The current cycle spends/individual transaction amount is greater than the credit limit assigned. If your average spends per month are more than your assigned credit limit, we recommend you to use the Top-up Fixed deposits feature to increase your credit limit.
What is the Bharat QR transactions feature?	Bharat QR feature allows NFC payments via Google Pay. Near Field Communication or NFC is a method of wirelessly transmitting data using radio waves allowing the user to pay by just tapping NFC enabled device. With this feature, you can also use OneCard to pay for BharatQR based merchants, mobile recharge on Google Pay and online payments on Myntra.
Why are my transactions getting declined?	Transactions decline usually occurs due to poor network or some connectivity issues. At times, your transactions are also declined to protect you from suspicious activities. But don't worry; our CX specialists will assist you in resolving this. Click on the button to inform the CX specialist about the issue.

I want to report a fraud.	A fraudulent transaction is a serious offense and resolving it is of high priority to us. Just click on the button below to share the details with our CX specialists.
How to add a bank account for refund or reversal processing?	Bank account can be added for excess refund or reversal processing from the profile section.
Can I adjust refunds or reversals against my future OneCard purchases ?	To stop receiving refund or reversal into your bank account and adjust them against future OneCard purchases. Just click on the below button to raise a request.
How will my refund or reversal transactions get processed?	Any excess credit balance (1% of credit limit or ₹5000, whichever is lower) arising out of refund / reversal / failed transactions can now be transferred to your bank account which can be added from the profile section.
My transaction was not rewarded .	The reward points are credited only after the settlement by the merchant. OneCard reward points are not credited for fund transfers, wallet uploads/transfers, rent payment, and cash withdrawals. You can see the upcoming points in the reward section of your OneCard app.
How are reward points calculated?	For every ₹50 spent, you get 1 reward point. And 10 reward points are equal to ₹1. We also have a fractional reward point system. For example: If you make a payment of ₹25, you will get 0.5 points for it.
How to redeem reward points?	Go to your OneRewards section, click on use points. Choose the transaction/ cash credit; long press and pull down to redeem your reward points. Alternatively, swipe right on any star marked transaction on your homepage to redeem the reward points. Incase the Redeem page is blank; you have less than 100 reward points. Kindly gather more reward points to redeem it against your transactions. Please note that there is no redemption fee.
Where can I check the top rewards category?	Reward Section of OneCard App has a 5X banner which shows your top 2 categories.
Incorrect reward category was assigned to reward points	A transaction on OneCard is categorised based on the merchant category code shared by merchant's bank/Visa during the transaction. Hence, we won't be able to change the category of your transaction.
When are the 5X reward points credited?	The 5X reward points on your top 2 categories are credited on the 10th of every month. To be eligible for this, kindly spend at a minimum of 3 categories in a month. The category selection is completely transparent as we're using standard VISA merchant categories.
What all offers are available on OneCard?	The offers page provides details on all the offers you are

	eligible for. This includes offer description, redemption url/code and major terms and conditions.
I am unable to use the redemption code.	Not to worry, our CX specialists will help you in redeeming this offer. Click on the below button to raise this issue.
Where can I check the reward points that I have earned or used?	You can check the same in the activity section on the rewards screen. You get all the reward details w.r.t. your spends, 5X, Bonus, referral and redemption here.
How can I check the stamps I won during any OneCard Exclusives campaigns and offers?	You can check the same in the stamps section on the rewards screen.
What is the Invite & Earn feature?	Invite your friend by sending them your referral link to OneCard, and earn 2500 reward points when they activate their virtual card
How do I refer my friends to OneCard?	You can invite your friends from your profile section in the OneCard app. The referral link can be shared via Whatsapp or any such app installed on your mobile phone.
When are the referral reward points credited ?	Invite your friend by sending them your referral link to OneCard and earn 2500 reward points when they activate their virtual card.
Is there a referral limit? How many friends can I invite?	There is no referral limit For every friend who activates his/her OneCard using your referral link, you will earn 2500 reward points
Will 5X be applied on these reward points?	No, these points will not be considered for 5x (5x boost is applied only on the reward points that you have earned for your transactions)
Where can I see who has joined OneCard using my referral link?	Go to the profile page on OneCard and click on the Invite button. Scroll down to see the names of your friends who activated their OneCard using your referral link. Referral reward points can also be seen here.
I did not receive my referral reward points	Not to worry, our CX specialists will help you just click on the below button to raise this issue.
When will I get my OneCard welcome benefit?	Not to worry, our CX specialists will help you. Just click on the button below to raise this issue.
How to convert a transaction to emi?	That's easy! All the eligible transactions have a convert option available once you select the transaction. Alternatively, my EMI section in myOneCard page also lists down all the eligible transactions. Click on convert, choose a suitable tenure and confirm to convert to EMI.
Why can't I see any transactions in the EMI dashboard?	Only the eligible transactions are visible in the EMI dashboard. Disputed, not settled, paid for or already converted transactions and non-purchase transactions like

	repayments, refunds, rewards are not eligible for EMI.

Other possible reasons include:
1. Transaction amount is less than the minimum eligible amount i.e. Rs.2500 or greater than the Total Outstanding Balance.
2. Transaction is not a present bill cycle transaction or belongs to unsupported merchant category. |
| What if I miss my EMI payment? | EMI payments are a part of the minimum amount due monthly. Missing the same for 90 days may result in the blocking of OneCard. At the same time, your your credit score will also be negatively impacted. |
| What is EMI foreclosure? How to initiate the same ? | Foreclosure means making a single payment to repay the entire outstanding amount before completion of the EMI tenure.

You can reach out to us on tel:18602661111, and one of our CX specialist will assist you in foreclosing your EMI. |
| What fees and charges are applicable on converting a purchase to EMI? | Converting any purchase to EMI, levies processing fee, interest fee and foreclosure fee.

The processing fee is 1% of the transaction amount + GST as applicable, and capped at a maximum of ₹500.

The EMI interest rate is 16% p.a. of the transaction amount + GST as applicable.

The foreclosure fee is 2.5% of the remaining principal amount + GST as applicable, and capped at a maximum of ₹500. |
| How will EMI(s) be charged in my statement? | The EMI(s) will be a part of the Minimum Amount Due (MAD), which must be paid by the Due Date. Non-payment can lead to levy of late payment charges and impact on your credit score. Always try to pay the Total Amount Due (TAD). |
| I am unable to convert an eligible transaction to EMI. | Not to worry, our CX specialists will help you just click on the below button to raise this issue. |
| Why is the EMI amount shown and charged different? | The EMI amount consists of an interest and principal component. GST is levied on fees and charges.
Currently the applicable GST is 18%.

*GST is applicable on fees and charges and is subject to change as per the Government Rules and Regulations |
| Can I repay my EMIs using reward points? | Yes, you can swipe right on the eligible EMI payments visible in the transactions list to redeem your reward points against your current EMI. Also, you can redeem rewards against an EMI payment from the reward redemption screen. |

How to avail EMI at the merchant?	List of merchants offering EMI on OneCard can be found in the EMI dashboard under Offers tab. Eligible purchases have EMI options during checkout on POS machine. Select the preferred plan, the purchase will get converted to EMI in 2-8 days.
Where can I find the QR code to activate the card?	The QR Code is available inside the OneCard Delivery Kit. Scan the same to activate the card.
How can I change PIN, enable/ disable contactless payment, and other card control features?	The controls feature is available in the My OneCard page of the app. The feature provides a wide range of transaction and card controls.
When will I get credit limit increase on my OneCard ?	The OneCard credit limit is provided based on your credit score, financial history and other internal policy checks. We request you to keep transacting with your OneCard and make on-time repayments. Once you become eligible, you will be reached out either by SMS or mail; the profile section will have the increase limit option.
My OneCard is lost/stolen. What should I do ?	Kindly Lock your card from the app right away. The option is available in the controls section of the app Click on OneCard Status and select that your card is misplaced. Select confirm and Yes for deactivation Note : Please lodge a complaint immediately with the cybercrime department for the respective transaction.
What are the OneCard reissuing charges?	**Plastic Card** First replacement of a plastic OneCard is free, 2nd replacement onwards a fee of ₹145 + GST will be charged. **Metal Card** The card reissuance fee for metal card is ₹3000 + GST.
Can you deliver my card to different address?	Sure, we can. Our CX specialists can assist you, just click on the below button to raise a ticket.
My card delivery is pending for more than 5 days	Allow our CX specialists to assist in delivering your OneCard, just click on the below button to raise a ticket.
Why is my AWB number not working on third party website?	Your AWB number gets activated when your order is dispatched It will stay inactive until the order is not dispatched from our side and will not work on the third party website.
I'm back at my delivery address, when can you send my OneCard?	That's great! I'll inform the concerned team to re-initiate your Metal Delivery
How to add OneCard in Google Pay?	Google Pay allows user to add any card under payment methods of the profile section. Enter necessary details, save and verify the card to start using NFC.

I have lost the QR code for activating the card	Not to worry, our CX specialists will help you here. Just click on the button below to chat with us.
How can I close my OneCard?	To close your OneCard, just click on the button below to raise a ticket. Note: Closure of OneCard is subject to payment of all outstanding dues on your card
What if I don't use my OneCard?	Your OneCard will be closed if not used for more than a year. Just transact with your OneCard and continue enjoying the benefits.
I want to check my fixed deposit details.	The same is available in the FixedDeposit Tab on MyOneCard page . Click on View details to see all about your active fixed deposits.
How to close my fixed deposit?	You can close your fixed deposit by sending a closure request on help@getonecard.app Your OneCard lite will be closed once you have cleared the outstanding balance and within 2-3 day your fixed deposit amount will be refunded to the primary account you submit while creating the fixed deposit. A penalty of 1% will be levied on the interest earned for closing the fixed deposit before tenure period.
When and where will I get fixed deposit advice over email?	Your fixed deposit advice will be sent immediately after creating the fixed deposit, by the bank on your registered email id. Also, you can check your fixed deposit details in your OneCard app anytime you want.
How can I increase my credit limit?	You can purchase an additional fixed deposit and get an upgraded credit limit.
I want to update the nominee details.	Not to worry, our CX specialists will help you just click on the below button to raise this issue.
What is the tenure period of the fixed deposit?	The fixed deposit's tenure period is 12 months and gets automatically renewed post the same.
Where is the amount credited after closing the fixed deposit?	The fixed deposit amount is credited to the primary account you submitted while creating the fixed deposit.
In which bank will the Fixed Deposit account be created?	OneCard lite is issued by FPL technologies in partnership with SBM Bank (India) Ltd. SBM is a RBI regulated bank, headquarter in Mumbai, Maharashtra. Also, your fixed deposit will be 100% insured by DICGC.
How to get a metal card?	Just make your total fixed deposit amount more than ₹50,000 to get a metal card.
Unable to create my FD.	Apologies for the inconvenience. Any amount shall be refunded within 3 days, in case of deduction.

	Kindly retry after sometime.
What is my bill cycle?	Billing cycle is visible under the profile section.
Where can I check my monthly statement?	The View Bill option available on the Homepage provides details on all the previous statements.
How do I pay my OneCard bill?	Click on the Pay Now option, available on the app homepage. Select the amount/ enter the custom amount and click on Pay Now. Choose UPI/Debit Card/Netbanking and complete the payment. Note : Do make sure you check if there are any transaction limits set by your bank to avoid issues while making repayment via UPI.
Paid my OneCard bill on time via other app, but was still charged a late payment fee.	Bill payments made from third party apps like CRED, PhonePe, PayTM and others take a few days for settlement. It is advised you take that into consideration while bill payment. Also, it is advised you pay via OneCard app to avoid any such charges in future.
What are the additional charges levied on OneCard?	Interest on repayment - 2.5% monthly if payment due Forex Markup fee - 1% + GST on international transactions Late payment Fee - 2.5% of TAD Note : The transaction amount of international transactions is subject to change due to currency conversion rate changes.
Is there a fuel surcharge on OneCard?	The fuel surcharge is completely waived off for the fuel transactions made via OneCard.
Paid my OneCard bill on time via OneCard app, but was still charged a late payment fee.	This is possibly due to delay in settlement by the bank. Kindly reach out to the concerned bank's customer support with the transaction id of the debited repayment amount. They can help you with respect to the same.
UPI payment in OneCard app failed, but the amount got deducted.	We are working with our banking partners to get this resolved. Kindly fill the below mentioned form. Thanks for helping us serve you better.
How do I change my billing date?	Billing date can be changed from profile section, once the MAD for current statement is paid.
How many times can I change my billing date ?	Billing date can be changed only once from profile section which will reflect from next billing cycle.
What if I don't pay my outstanding payment on due date?	It is expected that you pay at least the Minimum Amount Due (MAD) on or before the due date. If we don't receive this then, we will report the non-payment to the Credit Information Companies seven days post due date. This will result in a lower Credit Score for you. A low Credit Score results in increase in credit costs and in certain cases application rejection.

I want to change my registered mobile number.	Sorry, we can not change your registered mobile number at the moment We do have this feature for OneCard app on our roadmap and will be added in the future
I want to change my communication address.	Not to worry, our CX specialists will help you here, just click on the below button to raise this issue.
Does this card provide airport lounge access?	Not yet! but we will be launching it soon Our team is already working on adding an amazing airport lounge access feature to the app in the near future
Can I see my credit score in OneCard app?	Credit Score check feature is not available in OneCard Suggest you to keep using OneScore for free credit score check, track and enhancement
Do I get all VISA Signature benefits with this card?	We do have multiple offers which are listed in the offer tab of the Rewards section. At the same time, we are continuously working to make available more such VISA Signature benefits down the road.
Where can I see the analysis for my spends?	The analysis on spends is available in the transaction section of your OneCard App. It has all your daily spends, refunds and repayments at one place.
Why is ATM withdrawal feature inactive?	We understand that Cash transactions are crucial. The team is already working hard on launching Cash Withdrawal at the earliest.
How to get add-on cards on my OneCard?	Currently, add-on cards feature is not available on OneCard.
Can I get a loan from OneCard?	We do not have a loan product. Currently, we offer only 2 products - OneCard and OneScore.
Write to us	Send us an email on help@getonecard.app
What do I gain from the new OneCard?	You'll unlock exciting features not limited to subscription tracking, autopay, NFC payments. Icing on the cake, there is an exciting Reward Offer for you!!!
How do I accept the new OneCard Offer?	The new offer is available on the OneCard homepage below the bill statement banner. Kindly tap on "Proceed", follow the steps and you'd be done with the process in no time. Post KYC, you can continue using the old card until we notify you or your new virtual card is issued. Post issuance, kindly use the new Card details for all your online transactions and please discard the IDFC metal card. Physical card will be delivered within 10 working days of issuance.
By when do I need to accept this New OneCard?	Owing to updated features, we want to provide all our users with uninterrupted service. Kindly accept the offer within 45 days. Post the same, new transactions will be blocked. In case of non-acceptance, the repayment, however, can be

	made as per the billing cycle.
What will happen to my transactions, balance and rewards?	It is just a new card with improved features. All your data will remain the same, may it be your transactions, EMI or rewards. In case you have outstanding bills from previous months, the accrued interest till date of offer acceptance will be added while putting a temporary pause on interest till the updated due date.
What about my expected refunds?	The refunds will be credited to your new OneCard. Please be assured your account will continue to reflect the same as it was before.
Will I get a new Metal Card?	Yes, a new metal card would be dispatched to your delivery address collected within the App.
What will change?	You'll have a different billing date/cycle. Irrespective of the current due, you'll have to pay the updated due as per the new bill generated.
What will happen to my current OneCard?	Your current card would be closed post the next billing cycle. Not accepting the new card offer within 45 days will reflect a zero balance in your current account.
What is MyFamily feature?	With MyFamily, you can now share your OneCard limit with your family members. They get their own new OneCard and an amazing app experience to look forward to.
Does the add-on family member require a credit score?	No, the family member doesn't require a credit score. However, the add on member needs to have a PAN and aadhar card to be eligible for the add on card.
How is the family member onboarded?	On installing the app, the family member will undergo KYC. Pls ask them to keep the PAN and Aadhar card handy. They would have to use the mobile number used in the invite.
How many add-on family members can I add?	You can add upto 2 add-on family members
How does monthly spends limit work?	You can set monthly spends limit starting from Rs. 2000 to your entire limit. This limit set for the respective family members will reset the first of every month.
Does sharing my limit reduce the credit available to myself?	No, You have access to your entire credit limit. Your available limit will depend on the total spends by you and your family members.
Can the add-on family members pay their monthly bill?	No. Paying the monthly bill is the responsbility of primary cardholder.
Can I redeem the reward points of my add-on family member?	Yes, you can redeem the reward points of the add-on family member.
Can I control card and transactions action of my add-on family member?	Yes, you can control card and transaction actions of the add-on family member from your MyFamily section.

What is My Rent feature?	An easy way to make your rent payments in the OneCard app.
How do I make rent payment in OneCard app?	In 'My OneCard' page, click on 'My Rent' option. Add the rent amount, basic information and your landlord's details. On successful verification of your landlord's details, click on Pay Now to transfer the rent amount.
What are the available payment modes for rent payment?	You can transfer your rent amount to your landlord's bank account through IMPS or on landlord's UPI ID.
What are the fees and charges applicable for rent payment?	Only the rent payment fee of 1.5% + GST will be charged on the total rent amount.
How many rent payments are allowed in a month?	You can make two rent payment transactions in one month i.e 1st to 30th/31st of every month.
What is my eligible rent payment amount?	Only 30% of your credit limit is eligible for a rent payment transaction.
Will I get reward for rent payment?	Since rent payment comes under Transfer category, you will not earn rewards for making rent payments.