

FAQ for Visa Card offer on Axis Bank Cards

[FAQs for Cardholders]

This document captures all the Frequently Asked questions from cardholders on Visa's campaign on issuance, activation and re-activation of Visa consumer credit and debit cards ("Visa Cards") and usage of 'Tap to Pay.'

The questions are classified into the following sub-sections:

1. Offer details.
2. Offer Redemption and usage details.
3. Cardholder eligibility for this offer
4. Additional details on enabling and making Tap to pay transactions.

Offer Details:

1. What is Visa's offer and how can I participate?

Visa has launched exciting offers (the "Campaign") across multiple categories of valid and active Visa cards, as provided below:

- **New Credit Card:** Any user who obtains a new Visa credit card ("New Visa Credit Card") and performs at least one payment transaction of INR 300 or above, excluding cash withdrawal ("Eligible Transaction"), either online or at a merchant during the Campaign Period (as defined below) is eligible to win discount vouchers depending on the particular variant of the New Visa Credit Card used, as provided below:
 - Visa Platinum credit card: INR 250 Paytm recharge and bill payment voucher + INR 5000 voucher redeemable against booking a stay at an Elivaas/ Alaya Stays villa.
 - Visa Signature credit card: INR 500 Paytm recharge and bill payment voucher + INR 5000 voucher redeemable against booking a stay at an Elivaas/ Alaya Stays villa.
 - Visa Infinite credit card: INR 750 Paytm recharge and bill payment voucher + INR 5000 voucher redeemable against booking a stay at an Elivaas/ Alaya Stays villa.
- **Inactive Visa Card :** Any cardholder who performs at least one Eligible Transaction during the Campaign Period, either online or at any merchant, on an "Inactive Card," i.e., an existing Visa Card on which the cardholder has not made a transaction processed on VisaNet between October 1, 2024 to March 31, 2025, will be eligible to win INR 100 Paytm recharge and bill payment voucher + INR 5000 voucher redeemable against booking a stay at a Elivaas/ Alaya Stays villa.
- **Visa contactless Card:** Any cardholder who performs at least one Eligible Transaction during the Campaign Period on an "Inactive Contactless Card," i.e., an existing Visa Card on which the cardholder has not made a tap to pay transaction processed on VisaNet between October 1, 2024 to March 31, 2025 or on a newly obtained Visa Card ("New Visa Card") during the Campaign Period will be eligible to win INR 100 Paytm recharge and bill payment voucher + INR 5000 voucher redeemable against booking a stay at a Elivaas/ Alaya Stays villa.
- **'Transact & Win' Campaign:** Each of the top 10 (ten) cardholders who have performed the maximum number of Eligible Transactions on a Visa Card, with a cumulative spend of INR 50,000 or more spread across at least 50 transactions with a minimum of 2 different merchants having distinct merchant category codes during the Campaign Period, will be eligible to win the 'Transact and Win' campaign

(“T&W Campaign Winner”) and get a voucher for 2 (two) nights’ stay at either an Elivaas or Alaya Stays luxury villa.

- Please note that Visa prepaid cards, business/ commercial cards, forex cards and corporate cards are not eligible for this Campaign.
- Each offer will be subject to Visa’s terms and conditions for the Campaign.
- All Eligible Transactions should have been processed on the VisaNet and will include those on-us transactions staged by the issuer of the cards on the VisaNet.

2. For how long is the Campaign valid?

The Campaign is valid from 1 st May 2025 to 31st October 2025 including both days, or till such date the stocks last, whichever is earlier (“Campaign Period”).

3. What transactions are considered eligible for this offer?

For the offers on new Visa credit cards, a payment transaction of a minimum value of INR 300 during the Campaign Period, either online or at a merchant and processed on VisaNet will be considered as an Eligible Transaction.

- For the offer on Inactive Visa Card, a payment transaction of a minimum value of INR 300 during the Campaign Period, either online or at a merchant and processed on VisaNet on an “Inactive Card,” i.e., an existing Visa Card on which the cardholder has not made a transaction processed on VisaNet between October 1, 2024 to March 31, 2025, will be considered as an Eligible Transaction.
- For the offer on the Visa contactless cards, a tap to pay transaction of a minimum value of INR 300 at a merchant on an “Inactive Contactless Card” i.e., an existing Visa Card on which the cardholder has not made a contactless transaction processed on VisaNet between October 1, 2024 to March 31, 2025 or on a New Visa Card will be considered as an Eligible Transaction.
- Eligible Transactions will also include “on-us transactions,” or transactions staged by the issuer of the cards on the VisaNet.
- Only successful payment transactions will be considered eligible. Any product return, request for refund, or order cancellation including partial cancellation for any reason will disqualify an Eligible Transaction from the Campaign for the amount of the refund or cancellation. The cardholder will be eligible for the offer(s) only if the payment transaction value for items not cancelled or returned meets the criteria for Eligible Transaction.

4. What are the key conditions for using the vouchers that I can win in this promotional offer?

Paytm Recharge and Bill payment Voucher:

- This can be used on the Paytm app for payment of bills across utility categories – electricity, mobile prepaid, mobile postpaid and DTH.
- The transaction value for a payment transaction should be equal to or more than the denomination of the voucher as provided below:

Voucher Denomination	Minimum Transaction Value
750	750
500	500
250	250
100	100

- Voucher once claimed will be valid for a period of 90 days.
 - One voucher can be used for one payment transaction only.
 - Payment for any amount over and above the voucher has to be paid by Visa Cards only.
 - This voucher cannot be clubbed with any other platform discounts.
- Elivaas/ Alaya Stays discount voucher.
 - The voucher will be redeemable against booking a stay at a Elivaas/ Alaya Stays villa.
 - It can be used while making a villa booking on the merchant website (www.elivaas.com or www.alayastays.com).
 - The voucher is not applicable on apartment bookings.
 - There is no restriction on the number of nights booked.
 - This voucher can be clubbed with a platform discount; however, it cannot be clubbed with any other vouchers or coupons.
 - One voucher can only be used for one booking.
 - Any balance payment for making a booking over and above the voucher value can be made only by Visa Cards only. Vouchers must be redeemed at Elivaas or Alaya Stays website by June 30, 2026, for booking a stay at an Elivaas or Alaya Stays villa before December 31, 2026
- Elivaas/ Alaya Stays stay voucher for T&W Campaign Winners:
 - T&W Campaign Winners can redeem the voucher for booking a stay at a luxury Villa at Elivaas or Alaya Stays properties, depending on the assigned Voucher. Once claimed, vouchers must be redeemed at Elivaas or Alaya Stays website by June 30, 2026, for booking a stay at an Elivaas or Alaya Stays villa by September 30, 2026 (“T&W Booking Period”).
 - The voucher will include only accommodation for the persons staying at a Elivaas or Alaya Stays villa for 2 (two) nights.
 - The voucher does not cover meals, transportation, including to and from the resort.
 - T&W Campaign Winners will be allocated their respective villas based on their ranking in the T&W campaign. No alternate property will be allocated other than what is pre-assigned in the Voucher provided. However, in the event of unavailability of any property for booking during the T&W Campaign Winner’s preferred booking period, the eligible winner can contact the Merchant for an alternative. The Merchant will, on a best effort basis and subject to availability, endeavor to allocate an alternate property for the T&W Winner’s stay, provided that Visa, the Issuer and the Merchant do not guarantee the availability of such alternate property during any part of the T&W Booking Period and shall not be responsible for the services available at such alternate property or any issues faced by the T&W Campaign Winner regarding booking a stay at such alternate property.
 - Winners cannot make the bookings during the merchant blackout period provided below:

Month	Period	Occasion
Oct-25	1st to 5th Oct	Dussehra
Oct-25	18th to 26th Oct	Diwali
Dec-25	25th Dec to 3rd Jan	Christmas/New Year's
Jan-26	14th Jan	Pongal/Makar Sankranti
Jan-26	23rd to 26th Jan	Republic Day
Feb-26	13th - 15th Feb	Valentine Weekend
Feb-26	28th Feb to 4th Mar	Holi Weekend
Mar-26	20th to 22nd Mar	Eid Weekend
Apr-26	3rd - 5th Apr	Good Friday
Jun-26	26th -28th June	Moharram Weekend
Aug-26	14th -16th Aug	Independence Day Weekend
Aug-26	28th - 30th Aug	Rakhi Weekend
Sep-26	4th - 6th Sep	Janmashtami
Sep-26	11th- 14th Sep	Ganesh Chaturthi Weekend

- Please note that Visa may choose to change the offer prize to a voucher of another merchant from time to time without prior communication to the eligible cardholder. Rest assured, the denominations mentioned in this offer will be honored by Visa.

5. What is 'Transact and Win' campaign?

- Each of the T&W Campaign Winners, i.e., top 10 (ten) cardholders who have performed maximum number of Eligible Transactions on a Visa Card and processed on the VisaNet, with a cumulative spend of INR 50,000 or more spread across at least 50 transactions with a minimum of 2 different merchants having distinct merchant category codes during the Campaign Period will be eligible to get a voucher for 2 (two) nights' stay at a Elivaas or Alaya Stays luxury villa.
- In case more than 1 (one) T&W Campaign Winner achieves the same number of transactions on their Visa Cards, the cumulative spend value of each winner will determine their rank.

6. Which Villas will be offered to the top 10 transactors in 'Transact and win' campaign?

- There is a defined list of villas, 5 each from Elivaas and Alaya Stays across the country which are part of this offer. Each T&W Campaign Winner will be allocated one villa based on the ranking in the Campaign. There will be no option to change the villa won for free stay as part of the Campaign. However, in the event of unavailability of any property for booking during the T&W Campaign Winner's preferred booking period, the eligible winner can contact the merchant for an alternative. The merchant will, on a best effort basis and subject to availability, endeavor to allocate an alternate property for the T&W Campaign Winner's stay, provided that Visa, the issuer bank and the merchant do not guarantee the availability of such alternate property during any part of the T&W Booking Period and shall not be responsible for the services available at such alternate property or any issues faced by the T&W Campaign Winner regarding

booking a stay at such alternate property.

7. What are the inclusion and exclusions for the vouchers awarded in ‘Transact and Win’ campaigns?

- The voucher will cover the villa stay for 2 nights. Meals and Transportation to and from the villa will not be covered. Also, any additional expense incurred by the winners at the property will not be covered as part of this proposition. Offer Redemption and usage details.

8. How can I claim my Paytm/ Elivaas/Alaya Stays voucher(s)?

If you are eligible, you can follow the below steps to claim your voucher(s):

- “<https://www.visa.co.in/pay-with-visa/visarewards-offer.html>” shared on your offer communication which could be an SMS or email or bank app/website banners, social Media post/banner etc.
- You will be redirected to our Visa Offer page. You can either click on the ‘Claim offer’ button/link or scan the QR code shown on the page.
- You will be logged into your redemption website.
- Enter your 16-digit card number, CVV, card expiry date and your mobile number.
- Enter and verify the OTP that is sent to your mobile number.
- Now that you are successfully authenticated, you can see the eligible vouchers. The ‘Know more’ widget will provide the offer details and offer terms and conditions.
- A unique code will be displayed to you for the voucher that you have claimed.
- You can use this code on the Merchant website to redeem it.
- The same code will also be sent to you as an SMS on the provided mobile number.
- In case you face any issues or have queries regarding the redemption process or the redemption website, you can write to the customer care team at Visaoffersupport@razorpay.com managed by RazorPay International Services Pte Ltd at Visaoffersupport@razorpay.com. The team will respond back to you at the earliest.

9. I have successfully logged into the offer redemption website, but I see no voucher for me. Why?

- Ensure that you have completed the necessary payment transactions to be eligible for the offer(s). A payment transaction of value INR 300 or more and processed on the VisaNet will be considered eligible.
- The voucher will be displayed 7 days after you have made the last eligible transaction.
- You should log into the Offer redemption website within 97 days from such last eligible transaction date to claim the voucher.
- If you are still unable to see your voucher details despite your eligibility, then, please contact our customer care team at Visaoffersupport@razorpay.com managed by RazorPay International Services Pte Ltd at Visaoffersupport@razorpay.com. The team will respond to you at the earliest.

10. I have received my voucher but forgot my unique voucher code. How can I get it again?

- There are a few ways to get your unique voucher code:
 - Check your SMS for the unique voucher code sent to you on the mobile number provided on redemption website.
 - You can also re-log into the offer redemption website in accordance with the procedure provided in the answer to question 8 above. Once you log in, you will see all the vouchers that you have received for a particular offer.

- If you still face any issue, you can write to the customer care team on Visaoffersupport@razorpay.com. The team will respond at the earliest. Note: Visa, issuer banks, and merchants will not be responsible for any delay, loss, or damage in the delivery of the voucher(s).

11. How do I redeem my voucher on Paytm?

- Log into Paytm app
- Select 'Recharge and Bills' section.
- Click on your preferred category- electricity, mobile prepaid, mobile postpaid, DTH.
- Enter the required details for your category.
- In the 'Offers for you' section, enter the voucher code obtained from redemption website.
- Change the payment mode for balance amount to a Visa debit/credit card.
- The voucher value will be deducted from the total as instant discount
- The expiry of the Paytm voucher is 90 days from the date of receiving the voucher code on the redemption website.

Note: Paytm vouchers received as part of this campaign are non-transferable, non-exchangeable, and non-refundable. No cash alternative or substitute for the voucher(s) will be provided.

12. How do I redeem my discount voucher on a Villa Stay?

- Log into Elivaas/ Alaya Stays website (www.elivaas.com or www.alayastays.com)
- Select your desired property for stay and provide details
- When you click on 'Book Now, the platform discount, if any, will be auto applied.
- Click on 'Got a coupon code' and enter the voucher code obtained from the redemption website
- For discount vouchers, the voucher value will be deducted as an instant discount.
- Pay the balance amount with a Visa Card.
- The booking period on use of the stay voucher will be till June 30, 2026, for stays till December 31, 2026.

Note: Villa vouchers received as part of this campaign are non-transferable, non-exchangeable, and non-refundable. No cash alternative or substitute for the voucher(s) will be provided.

13. How do I redeem my T&W campaign winner voucher on a Villa Stay?

- Reach out to ELIVAAS' Reservation Desk/Hotline at and mention the unique Winner code as mapped to your winning Villa.
- Provide the necessary Check-in & Check-out dates, guest count along with the preferred meal plan (if required, on a paid basis)
- Cross-verify the details & proceed to make TDS and Security Deposit payment via the link provided by the ELIVAAs sales team.
- Make the payment & receive the booking confirmation voucher from ELIVAAS.

14. What if I have a dispute regarding the voucher redemption?

- Any disputes regarding the redemption of the vouchers should be resolved directly with Paytmor Elivaas/ Alaya Stays. Visa, issuer banks, and merchants will not be responsible for any issues related to voucher redemption. Cardholder eligibility for this offer

15. Who is eligible to participate in this offer?

- The campaign is open to all valid and current cardholders of a Visa Card issued in India by

any bank or financial institute licensed to do so.

16. I have more than one Visa contactless Card (Credit, Debit). Can I participate in this Campaign?

- Yes, you can participate in this Campaign on each of your Visa credit and debit cards separately. You will become eligible to win a voucher if you meet the eligibility criteria on each of your Visa cards. However, each type of voucher can only be earned only once during the Campaign Period on a Visa Card.

17. Am I eligible for the voucher(s) if I make transactions with both my Visa Card and mobile contactless mode?

- Indeed, Contactless transactions made by tapping your Visa Card or a mobile device with your enrolled Visa card at a merchant PoS machine, will be deemed eligible, if they meet the criteria for an Eligible Transaction and the eligibility criteria for the Campaign. Additional details on enabling and making Tap to pay transactions.

18. How can I enable contactless payments on my Visa Card?

- Firstly, ensure that have been issued a contactless Visa card with a contactless icon.
- Log into your bank's internet/mobile banking website/app.
- Go to the debit card or credit card card section of the internet banking website or mobile app.
- Click on the Visa card for which you wish to enable contactless transactions.
- You will see the option to enable 'contactless payments on your card. Click on the same.
- For the best experience on your card, also ensure that you set the maximum purchase limit for Tap to pay transactions, as allowed by your Bank.
- If you still face any issue with making contactless transactions on your card, then reach out to your bank's customer care team for support. Please note that the exact steps to enable contactless transactions and to set their limits may vary from bank to bank. If you have any questions or issues regarding this, then, please contact your bank's customer care center or nearest branch or call your relationship manager.

19. How can I enroll my Visa card on mobile applications like Google Pay/Samsung Pay/Cred Pay to use my mobile device to tap and pay at the merchant end?

- Currently, you can only enroll your Visa card on any of payment applications like Google Pay/Samsung Pay/Cred Pay only if you have an android device which is equipped with Near-Field Communication (NFC) technology. Please follow the instructions below for enrollment on different mobile apps.

- Note: Before enrolling your Visa card (debit or credit) on these payment applications, check if your card is eligible for enrolling/registering with the mobile application for 'Tap to Pay' payments.

- You can find the list of accepted cards for 'Tap to Pay' on the mobile application guide or FAQs.

- The steps for registering Visa cards on various mobile payment applications are provided below: Register Visa card on Google Pay:

- On your mobile device, open the Google Pay app.
- Tap your profile picture and then click on 'Pay with credit or with debit cards.'
- Tap on 'Add credit or debit cards.'
- To add a card, you have two options:
 - Option 1: Scan your card with your phone's camera > Your card details are auto filled.
 - Option 2: Tap Enter details manually.

- Once you have accepted the terms and conditions, you will be asked to verify your identity by sharing an OTP on your registered mobile number.
 - Enter OTP and tap on 'Submit.'
 - If you did not receive confirmation from the app, then check your card information and try again.
 - If your card is verified, it is ready to be used for transactions.
 - In Google Pay's "Payment methods" section, you can find all your added cards. Register Visa card on Samsung Pay:
 - Open Samsung Pay on your phone.
 - Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.
 - Next, tap 'Add credit/debit card.'
 - Next, tap 'Add card;' it looks like a credit card with a plus sign next to it. Next, tap 'Add credit/debit card.'
 - Follow the instructions to register your card. When you add a card, you must agree to the card's terms and conditions.
 - If you have any questions about the terms, contact the card issuer.
 - Once the card is added, you can start using it to make in-store purchases with your phone.
 - Register Visa card on Cred Pay:
 - Open the Cred Pay mobile application > Click on 'Tap to Pay' option on the home screen.
 - Click on 'Manage Tap to Pay' option from the menu bar.
 - All the Visa cards already registered with Cred Pay application will be displayed to you.
 - Click on the Visa card that you which to activate 'Tap to Pay' on.
 - Authenticate yourself to initiate the 'Tap to Pay' activation process.
 - Once your card is successfully enrolled for 'Tap to Pay', it will display on the screen – ready for usage.
- We will still recommend that you go to these mobile applications and read the instructions on how to register/enroll your Visa Card to start using the mobile device to tap and pay. Please reach out to their customer care team in case of any issues or questions.

20. I have enrolled my Visa card on Mobile apps like Google Pay/Samsung Pay/Cred Pay. How do I make a payment with my mobile at a Merchant PoS machine?

- Before making a mobile device 'Tap to Pay' payment, ensure that NFC/contactless payments are enabled as part of your mobile app settings.
- If you have a thick phone case, it may need to be removed when making a purchase, so it does not block the NFC signal during payment.
- If you have enrolled more than one Visa card on your mobile application, then, while making payment, choose the desired Visa card as your 'Default Payment Card.'
- If you have enrolled your Visa cards on more than one mobile application (for example on both Samsung Pay and Google Pay), then, while enrolling your cards, choose one mobile application as the default application to 'Tap to Pay.'

Once you have completed the above steps, you can make the payment transacting using your mobile device in the following manner:

- Unlock your phone.
- Hold the back of your phone above the payment reader for a few seconds.
- Follow any instructions shown on your screen (May depend on the mobile application and the transaction amount)
- Your payment is now complete.

21. My purchase value is greater than INR 5,000. Can I still use my Visa card or mobile device to make a contactless payment?

- Yes. You can still make a Contactless payment using your Visa Card or mobile device for a transaction greater than INR 5,000. In these cases, after tapping your card or mobile device, you will be asked to authenticate the transaction by entering your card PIN. Note that such payments are also considered as contactless transactions only. In case you are unable to successfully make a contactless transaction greater than INR 5,000, then, check the limits (per transaction/daily/monthly) set for 'Contactless Payments' on your bank's internet banking or mobile banking.

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