

S.No.	Process Scenario	Action Taken/Information
1.0	What is Pay With Rewards in the checkout section?	"Pay with Rewards" is a new-age payment method where all your reward points from different brands and banks aggregate in one place for you to use your points on our site to make payment for your orders. Pay with Rewards is a Points + Pay service, where you will be able to pay the entire bill amount using your points and another form of payment.
2.0	What reward programs are associated with Pay With Rewards?	Pay with Rewards is continuously adding newer partners. Customers can use marquee reward programs like Flipkart SuperCoins, Payback, IndusInd Bank, Intermiles, Times Point, TimesPoint HDFC, Equitas Bank, etc. points under "Pay with Rewards."
3.0	I am part of the rewards program, but I am not able to see any points balance?	Please make sure that you use the same mobile number registered with your existing rewards program when you register with the online merchant.
4.0	How Can I use my points online?	<p>After selecting the product and moving to the payment page, please select the <b>Pay with Rewards</b> option.</p> <p>Customers will be redirected to Select Points Page, where their linked rewards will automatically show up. You can select any one of the rewards from the list, click on "Proceed to Pay," and complete the transaction. If your balance of Reward Point is less than the total bill amount, you will be redirected to the Payment Options page to <b>pay the balance amount using Wallets/CC/DC/Net Banking/UPI</b>. Once you complete the payment, that's it! You will be redirected to the confirmation page, and the purchase is complete.</p> <p><b>Note: (i) Customers should note that there might be a restriction on the Payment Methods for some reward options. For instance, while using IndusInd bank points, the customer would have to make the remaining payment using their IndusInd Card.</b></p> <p><b>(ii) Customers should ensure that they register with the online merchant with the same mobile number registered with their rewards program; otherwise, they will not see their point balance.</b></p>
5.0	How can I see my points balance?	The functionality of Fetching your point balance and showing it on the Ixigo Checkout page is still under development. Once done, your balance will automatically start reflecting on the Checkout page next to the "Pay with Rewards" option.

		However, once you click on "Pay with Rewards," your individual points balance reflects on <b>the Select Points Page</b> .
6.0	What is the point conversion? Why is cash discount less than the point balance?	The <b>Point Conversion</b> varies from one program to another. The value is governed by the terms and conditions of every individual program. Once you select the point, you see the equivalent amount value reflected on the bill Summary of the same page.
7.0	Can I apply all my Points in one go?	This will vary from one program to another. It is governed by the terms and conditions of every individual program. It usually depends on the total bill value and your points balance.
8.0	What happens if the payment fails but the amount is deducted from the bank?	<p><b>All Payments on Pay with Rewards are 100% Safe. Pay with Rewards is PCI DSS certified, and your information is completely encrypted and safe. However, if in case your money is deducted and order is not successful, for such transactions:</b></p> <ul style="list-style-type: none"> <li>• The refund will be <b>initiated</b> within <b>24 - 48 hrs</b>, and the same will be credited to their account within <b>5 - 7 business days</b> as per the standard banking procedure</li> <li>• The Reward points would be credited to the customer's account within <b>24 - 48 hrs</b>.</li> </ul>
9.0	How to check the Refund status after 48 hrs?	<p>The customer can reach out to the merchant for the refund status.</p> <p><b>Once the refund status is initiated</b>, the amount will be credited back to the customer's account within <b>5 - 7 business days</b> as per the standard banking procedure.</p> <p><b>Once the refund is completed</b>, the customer should contact their respective bank.</p>
10.0	I did not receive the OTP for my transaction.	<ol style="list-style-type: none"> <li>1. Please check the mobile number used on the merchant is the same as the one registered on various reward programs.</li> <li>2. Also, please check network availability. It is advisable to switch off and switch on the phone.</li> </ol>

11.0	How secure is the payment through Pay with Rewards?	Pay with Rewards platform is designed to ensure your data is safe and secure. Pay with Rewards is a <b>PCI DSS-certified</b> platform that makes your transaction completely safe. Your information is <b>256 bits encrypted</b> and with your full opt-in consent and transparency.
12.0	Can I cancel my purchase?	Kindly contact the Ixigo support for more details.
13.0	I don't see any points after clicking Pay with Rewards	<p>This can happen if you are not a member of any of our partnered programs. Please check if you are a member of SuperCoins, TimesPoint, IndusInd, Payback, Nth Rewards, Equitas, and others.</p> <p>If you are registered with these programs and have a positive points balance, please make sure that you use the same mobile number registered with your existing rewards program when you register with the online merchant. In case you still face any problem please reach out to us on <a href="mailto:Support@twidpay.com">Support@twidpay.com</a></p>