

PIXEL RuPay Credit Card FAQs

1. Will I get physical card for both PIXEL RuPay and Visa variants?

Digital card will be issued to customer holding both Visa and RuPay franchise cards which can be accessed in PayZapp application, Physical card will be issued: a) Customer with Visa & RuPay – Physical card only for Visa b) Customer with only Visa – Physical card only for Visa c) Customer with RuPay – Physical card only for RuPay

2. How do I link my PIXEL RuPay Credit card for UPI scan to Pay in PayZapp?

Your PIXEL RuPay Credit card is auto linked to your PayZapp account.

3. How to enable Scan&Pay transactions via PayZapp app for UPI RuPay Card?

You can also follow below steps to link your PIXEL RuPay Card for Scan&Pay:

- Open the PayZapp app
- Click on the menu bar on the top left corner of the screen.
- Click on “UPI Accounts” under Account Management.
- Here, under Credit Cards, click on “Add new”. In the select your bank page, click on HDFC Bank Credit Card.
- On this page, enter the last 6 digits of your credit card number and the expiry date, and proceed.
- Enter the OTP, and then enter your card PIN. Now, enter the UPI PIN you want to set for your card. Your card is now linked.

4. How do I link my PIXEL RuPay Credit card for UPI scan to Pay in PhonePe and Gpay?

To link your card on PhonePe, please follow the given steps:

- Open the PhonePe app
- On your profile, under “Profile and Payments” click on “Debit & Credit Cards”.
- On the “Add New Card” page, click on “Link your RuPay Credit Card to UPI”.
- Select your bank, and verify your device and phone number with OTP. Your card has now been added to your PhonePe account.

To link your card on Gpay, please follow the given steps:

- Open the Gpay app.
- Under Payment methods, select “Add RuPay Credit Card on UPI”. Select your bank and continue.
- “Add HDFC Bank RuPay Credit Card” dialog box will appear. Click on continue.
- Your PIXEL RuPay Credit card will automatically get added to your Gpay account as one of the payment methods.

5. Why am I unable to make any transactions after activating my PIXEL RuPay Card?

Please check the online transactions should be enabled for PIXEL RuPay Cards. You can check the same by following the listed steps:

- Go to "Settings" on PIXEL homepage
- Under settings, choose "PIXEL Play RuPay Card"
- Tap on "Card Controls" and enable the online transactions for both the cards on the next screen

6. Will the billing date be the same for both Visa & RuPay PIXEL Credit Cards?

In case of cardholders holding both Visa & RuPay variants of PIXEL Credit card, a single statement will be issued including transactions incurred on both the cards. The Minimum Amount Due (MAD) & Total Amount Due (TAD) will be calculated on the combined outstanding of both the cards.

7. Will the limit be different for PIXEL RuPay & Visa variants?

In Case of Cardholders holding both Visa & RuPay Variants of PIXEL, credit limit will be combined for both cards.

8. Is there any capping on the 1% Cashback on UPI Spends on my PIXEL RuPay Credit card?

The 1% Cashback on UPI Spends for PIXEL RuPay Credit Card is capped at 500 CashPoints per Calendar month.

9. Can I link my PIXEL RuPay Credit Card to other Third-Party Application Providers (TPAPs) like Gpay, PhonePe, Paytm etc?

Yes, you can link your PIXEL RuPay Credit Card in other TPAPs by adding your PIXEL RuPay card in the credit card section of these apps by entering the required details.

10. What are the prerequisites for linking HDFC Bank PIXEL RuPay Credit Card on UPI Payment app?

HDFC Bank PIXEL RuPay Credit Card PIN needs to be setup before linking Credit Card on UPI apps. You can set your UPI PIN through PayZapp. To link, follow the given steps: Open PayZapp > View PIXEL home > Settings > PIXEL RuPay Credit Card > Set RuPay UPI PIN.

11. Will I have to set UPI PIN or can I authenticate Credit Card transactions using Card pin?

You will have to setup UPI PIN to authenticate UPI transactions on PIXEL RuPay Card.

12. How can I change my UPI PIN?

You can change your UPI PIN through the PayZapp application. Open PayZapp > View PIXEL home > Settings > PIXEL RuPay Credit Card > Reset RuPay UPI PIN.

13. How can I make payment to a retail offline merchant using PIXEL RuPay Credit Card on UPI?

Once you have added your PIXEL RuPay Credit Card to the UPI app, open UPI app on your mobile, click on 'Scan'. QR scanner will be open on UPI app, scan the QR, enter the amount, select HDFC Bank PIXEL RuPay credit card from the drop-down menu, confirm the payment by entering UPI Pin. Payment confirmation will be displayed, once the payment is done.

14. How can I make payment to an e-commerce merchant using PIXEL RuPay Credit Card on UPI?

Payment can be made for e-commerce merchant either through an Intent request or collect request from the merchant. Select UPI app as payment mode at merchant website /app, login into UPI app, select HDFC Bank PIXEL RuPay Credit Card from the drop-down menu, confirm the payment using UPI Pin. Payment confirmation will be displayed, once the payment is done, you will be routed back to the merchant page.

15. Can I make payment to any person or other Credit Card using the PIXEL RuPay Credit Card on UPI?

No, only payment to merchant (P2M) will be allowed from the PIXEL RuPay Credit Card.

16. Can I link my PIXEL Visa Credit Card on UPI?

Currently, only PIXEL RuPay Credit Card can be linked on UPI.

17. What are the number of transactions allowed from linked Credit Card on UPI?

There is no limit for the number of transactions carried out from linked Credit Card on UPI.

18. What are the restricted merchant categories on which customer won't be able to make payment using PIXEL RuPay Credit Card on UPI?

Categories – P2P, P2PM, digital account opening, lending platform, cash withdrawal at merchant, cash withdrawal at ATM, ERUPI, IPO, Foreign Inward Remittances, Mutual Funds and any other categories as restricted by HDFC Bank from time to time.

19. Is there any restriction on the transactions that can be carried out from linked Credit card on UPI?

Amount limit per card per day can be upto UPI limit (i.e, 1 lakh per day and 2 lakh for some special MCC codes i.e 5960, 6300 & 6529 (Excludes the restricted categories merchant in previous Question), however, it will be subject to the available credit limit on your credit card. To note - Amount limit per day per card is Rs.5,000 for first 24 hrs of linking the card in UPI app. UPI transactions shall be subject to restrictions like maximum transaction amount or maximum daily limits or periodic limits that may be imposed by the TPAP or the Issuing entity or by the NPCI, from time to time and cardholders shall at all times be bound by such limits and restrictions.

20. Can I make my linked PIXEL Credit Card as default account to receive funds?

Funds cannot be received on linked PIXEL credit card on UPI.

21. Do I need to enable card controls on PIXEL RuPay Credit card to use for online or contactless transactions?

Yes, Customer needs to enable PIXEL RuPay card controls (Ecommerce, contactless etc) separately to use Credit card for regular purchases