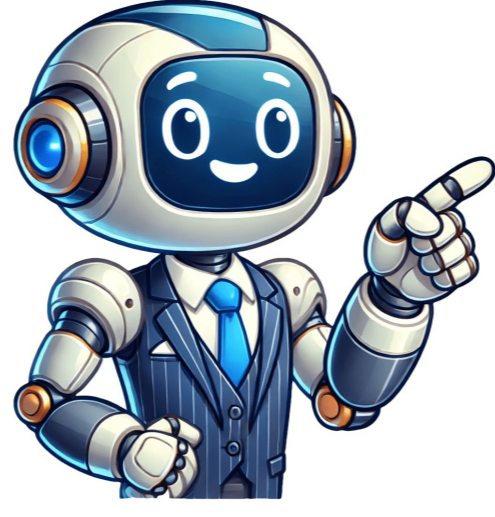


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What is cred pay transaction

Get the latest updates on Personal Finance News, Breaking News, Budget 2025 Events, and more on The Economic Times. Subscribe to ET Prime and read the ET ePaper online. CRED Pay is available on both websites and apps. It supports two types of flows: collect flow for desktop and mweb with push notifications, and intent flow which opens the CRED app directly in the customer's mobile. To integrate CRED Pay on your website or app, sign up for early access. Standard checkout merchants will automatically get the payment option. Others can refer to this document for integration details. The settlement process is like regular Razorpay settlements and can be tracked through the dashboard. The integration process typically takes 2-3 weeks depending on the type of integration with Razorpay. CRED coins burnt per rupee of discount vary from merchant to merchant based on factors such as business category and average order value. Enabling CRED Pay usually takes up to 2 weeks from the date of request. For contactless payments, look for the contactless symbol on the card reader. Tap your phone on the card reader, and watch the payment process in seconds. After instant confirmation from the card reader, leave. The tap-to-pay experience is securely designed by Visa and Mastercard engineers with Google's HCE technology ensuring card data safety behind unbreakable vaults. Guardsquare's DexGuard technology adds an extra layer of protection with whitebox cryptography and RASP tools. Your cards remain yours to manage with the power to set your own rules. Cred's Rent Pay feature lets users pay their house rent using a credit card in just a few taps. This service is available exclusively for CRED members and offers a smooth 3-step process for hassle-free rent payments. By using CRED, users can enjoy an interest-free credit period on rent, as well as earn reward coins that can be redeemed across various brands and categories. The feature allows tenants to pay their monthly rent directly into the landlord's bank account with no delays, providing a range of benefits including increased financial confidence and relief from multiple payments. Members can also set up auto-payments for future convenience. To use CRED's Rent Pay service, users must first install the app and sign up using their credentials. They then select the CRED Rentpay option, enter the rent amount, and fill in their card details to proceed with payment. Users may also need to provide their landlord's bank account details or UPI address. Please note that a small transaction fee of 1-1.5% may apply, depending on the credit card network. Once completed, users can earn reward points on credit card spending and enjoy the flexibility to pay rent anytime and from anywhere with CRED. on cred through credit card you get various discounts & cashback offers depending on the issuer of your credit card to check these offers on cred rentpay services log in to your cred account go to the cred rentpay page there you will see all the offers on different credit cards these credit cards offer benefits such as - cashback discounts lucky draw exclusive reward points etc cred through credit card gives an interest-free credit period when paying rent also by using cred to pay rent online through a credit card you earn exclusive coins that can be used to claim various offers & discounts available on cred you can log in to your cred account use your credit card to pay rent online through the cred website the cashback you earn will depend on the credit card you're using by paying rent through cred you also earn cred coins that can be used to claim cashback offers available on the cred app tenants can pay rent using a credit card directly to the landlord's bank account instantly without any delay in some cases it may take up to a few hours or 1 working day for the rent to be credited to your landlord's bank account all payments on cred are encrypted & comply with the highest standards of security you'll also get a notification through SMS and email once the payment is done multiple rent payments in the same month are not allowed your rent payment limit will be renewed on the 1st of every month this applies to house rent maintenance and office rent payments rent payments less than ₹2,500 are not allowed through cred rentpay if you have any issues contact cred support through in-app chat or send an email to cred customer care at grievanceofficer@cred.club if you've completed the rent payment transaction it can't be cancelled the rent payment will be transferred directly to the bank account of your landlord based on the account number/UPI provided by you as per the Income Tax Act if you're making a rent payment above ₹50,000 it's mandatory to submit the landlord's PAN members of the cred club can also pay maintenance charges office rent security deposit brokerage charges and token amount through the cred platform Your payments come with a safety net - if one fails, just make another. If you're charged twice, CRED will refund the extra amount. Meet your skin, your style, your wins! Explore the skins for your scanner and find what makes you unique. **Tap to switch environments** Behold, flairs designed to show off your good taste. Collect them by redeeming coins, then pin them to your scanner and flaunt it! **Credit card checkout with perks** CRED Pay extends online too - select it while checking out from your favorite stores. Exclusive rewards await, along with more reasons to choose CRED. **Boosts for you** Say hello to boosts - no small talk needed! Unlock them and get 120 minutes of shopping at up to 50% off on your favorite brands. Plus, 100% cashback every hour, only via Scan & Pay! Know more: - Yes, CRED Pay works on both websites and apps. - CRED Pay supports collect and Intent flow. - To integrate CRED Pay, sign up for Early Access or refer to this document for details. - Settlements happen like regular Razorpay settlements, trackable through their dashboard. - Integration time varies based on type of integration with Razorpay, typically 2-3 weeks. - The amount of CRED coins burnt per rupee of discount varies by merchant category and average order value. - Enabling CRED Pay takes up to 2 weeks from request.