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## **Merchant On-Boarding**

For queries/ Request related to new Installations /Additional installation/ Upgradation & status of application/ Rent collection, please ask the caller to email [merchant.business@bankofbaroda.com](mailto:merchant.business@bankofbaroda.com).

## **Merchant Payment**

For issues related to Transactions Payment/ Settlement/ Chargeback/ Risk Hold / release, please ask the caller to email [me.ops@bobfinancial.com](mailto:me.ops@bobfinancial.com).

### **Q.1. When will merchant get the credit of POS machine transactions?**

A: Payment of successful POS transactions is being remitted to the registered account no. of merchant on next working day i.e. T + 1 basis. Where T is transaction date for all transactions wherein batch is closed/settled by the merchant on the same day. Please inform Merchant to ensure to close/settle the batch on every transaction day for payment on T + 1 basis.

### **Q.2. Is merchant required to Close/Settle the batch every transacting day?**

A: Yes, the merchant is required to Close/Settle the batch every transacting day for payment on T + 1 basis.

### **Q.3. What is batch settlement and Charge-Slip?**

A. **Charge-Slip :** Charge slip refers to sales receipt printed after swiping, which contains all the relevant information of transaction i.e. transaction date, transaction ID / RRN, transaction amount, transaction status etc.

**Batch Settlement :** Activity of closing / settling batch of daily transactions and generation of detail reports in order to get payment on T + 1 basis.

**Q.4. What type of information do we need to provide while raising any payment related query?**

A. You have to provide MID & TID number along with copy of charge slip and settlement report to us on [me.ops@bobfinancial.com](mailto:me.ops@bobfinancial.com).

**Q.6. What to do for change of account number?**

A. Provide DRE form along with a cancelled cheque duly filled and signed with seal by merchant and certified by BOB Branch to us on [me.ops@bobfinancial.com](mailto:me.ops@bobfinancial.com) with MID and TID number.

**Q.7. What to do to get Merchant Payment Report?**

A. Payment Invoice / Merchant Payment Report being sent to registered email id of merchant after processing of daily payment. Merchant needs to check all the folders of mail box such as primary inbox, spam mail, junk mail etc. Please add our domain @bobfinancial.com in safe sender list to get our email in INBOX only. If merchant's email id is not registered with us merchant has to fill profile updation form and send it to [me.ops@bobfinancial.com](mailto:me.ops@bobfinancial.com).

**Q. 8. Merchant has received less payment?**

A. Please advise Merchant to refer to Merchant Payment report /Statement sent at merchant's registered email id wherein deduction break up is mentioned

**Q. 9. Payment is not received for void sales transaction**

A. Void Sales is transaction cancelled by Merchant, so payment is not remitted.

**Q. 10. Cardholder received SMS for debit of transaction but chargeslip not generated**

A. Please advise Merchant close/settle batch and Generate Batch settlement report. If transaction is not appearing in batch settlement report then contact at helpdesk 18602332332 / 022-40426060, if transaction is appearing in batch settlement report then render Goods/Services to customer.

**Q. 11. How payment for UPI transaction is processed**

A. There are two types of QR transaction

1. Static QR Transaction: Printed QR code. The merchant only receives SMS for successful UPI transaction on his mobile for Static QR UPI transaction and no chargeslip is generated.
2. Dynamic QR. QR transaction on POS terminal is termed as Dynmaic QR. In this case chageslip is generated as well as SMS for successful UPI transaction is received by Merchant at his registered Mobile number.

**Q.12. Merchant not been receiving statement on registered email id.**

A. Check registered email id of customer in the system and inform that statement is delivered at this email id.

**Q. 13. Amount of Rs. 1,00,0 00 wrongly swiped instead of Rs. 100.**

A. Please send chargeslip and batch settlement copies along with request to refund wrong swipe amount to cardholder through Merchant registered email id at [me.ops@bobfinancial.com](mailto:me.ops@bobfinancial.com)

**Q. 14. What is MDR rate for different card variants?**

Please inform the caller to take up this matter with respective Bank of Baroda branch, as pricing decision is in the authority of Bank of Baroda.

## **POS Rental**

### **What are POS Rental charges on POS Terminal?**

Please inform the caller to take up this matter with respective Bank of Baroda branch, as pricing decision is in the authority of Bank of Baroda.

## **Chargeback Acquirer**

### **1. Can merchant swipe own card?**

A: No, merchant cannot swipe own card as per agreement.

### **2. Can single card swiped multiple time?**

A: No, merchant cannot swipe single card for multiple transactions as per agreement. If multiple bills we advise for single swipe.

### **3. What are transactions documents require if amount was held by Risk operation Team to review?**

A: Valid charge slip (Merchant copy/Customer copy), Bills/Invoice, Identity proof of Card Holder (Passport and visa copy for international card transactions).

### **4. What are merchant responsibilities while accepting cards?**

A: >Check card Plastic to see any abnormality. Verify Visa / Master / Rupay card emblem, logo, preprinted Bank Name & the validity of the card before the transaction.

>Verify all Card features, Identity of Cardholder & Match Signature on charge slip with signature on the Card for all transactions. Do not accept unsigned cards.

>Ask to see the cardholder's ID proof, viz., Driving License, Passport or any other ID to confirm their ID prior to running the card.

### **5. What are documents merchant needs to collect if cross border/foreign card transaction?**

A: collect the Passport Copy, Visa Copy & verify customer identity before doing the transaction. Ensure to keep records of invoice details signed & goods receipts acknowledged by card holder.

### **6. Can merchant move terminal from designated location to another location?**

A: No, Merchant cannot Move / shift the EDC POS terminal to any new location without informing to M/s. BOB Financial Solutions Limited as per agreement.

### **7. When merchant can do settlement and when merchant can get payments in his/her bank account?**

A: Settle the transactions (batch close) on daily basis to take the advantage of T+1 payment processing.

**8. Can merchant Refund a card payment as cash or cheque to customer. Refund to be processed to the card that was used to make the purchase?**

A: No, Otherwise, the customer can take the cash and still make a chargeback, so you merchant will lose the amount.

A: No, Provide CASH against the Credit / Debit Card/Prepaid Card

**9. Can merchant give cash against swiped amount?**

A: No, Provide CASH against the Credit / Debit Card/Prepaid Card and Gift Card may lead as money laundering.

**10. Is there any loss to Merchant if he does not provide documents, in response to chargeback?**

A: If Merchant does not provide necessary documents with in time frame, merchant loose the disputed amount.

**11. What happens if Merchant does not settle the batch on time?**

A: If Merchant does not settle the batch on time, there will be Risk Hold and chargeback under late settlement.

In case of late settlement, we can defend the chargeback only if we submit the proof of payment to issuer by cardholder e.g. Account Statement / Credit Card Statement showing payment of disputed amount.