

GPRS POS Terminal: VX675 GPRS



BOB Financial
— Credit reimagined —

A wholly owned subsidiary of Bank of Baroda

Eligibility: Customer of Bank Of Baroda & Merchant of BFSL


Monthly Charges: Rs.475.00 + GST


Fee waiver criteria: Positive Cost Benefit Analysis and approval from Bank of Baroda


Key Features

- Crisp color display that supports graphics as well as an integrated thermal printer
- 2G enabled with long lasting Lithium Ion battery
- Mode of Acceptance - Swipe/ DIP/Wave
- Type of Acceptance- Magnetic Swipe/ Chip/ NFC
- Acceptance capability of NFC, NCMC qSPARC, Static & Dynamic QR and UPI
- Accepts EMV Smart Card transactions
- No cash handling, theft or burglary
- Pay anytime anywhere with portable payment device
- No Hidden Cost



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Android POS Terminal: ANTERA-A9210



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Monthly Charges: Rs.950.00 + GST

Fee waiver criteria: Positive Cost Benefit Analysis and approval from Bank of Baroda

Key Features

- Light weight and easy-to-carry
- Portable, attractive and a user friendly Interface
- Intelligent interactive experience to easily manage payments
- Full touch screen operation ensuring a superior Payment Operation Experience
- Industry's first single-chip secure android payment terminal
- Equipped with multiple tamper protection and self-destruction mechanism
- Widely used in Finance, Catering, Retail, Logistics, Insurance and other Industries
- Supports 4G/3G/2G, WIFI, Bluetooth
- Terminal compatible to BQR/NCMC/UPI
- No hidden costs.



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Android POS Terminal: Plutus Smart



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Monthly Charges :

Multi Acquiring – Rs. 450.00 + GST

Sole Acquiring - Rs.925.00 + GST

Govt. Merchants – Rs. 1,125.00 + GST

Fee waiver criteria: Positive Cost Benefit Analysis and approval from Bank of Baroda

Key Features :

- All-in-One secure Android Payment Terminal
- In-built IMEI number and barcode scanner for accurate transactions
- Accepts payments through Dip, Swipe, Tap or QR scan modes
- Equipped with multiple tamper protection and self-destruction mechanism
- 4G (TD-LTE / FDD-LTE) + 3G (WCDMA/TD-SCDMA) + 2G (GSM/GPRS) Bluetooth 4.0 | WiFi: 2.4GHz
- Accept multiple mode of payment- QR Code, UPI, mobile wallets, debit or credit cards, and loyalty points
- Widely used in Finance, Catering, Retail, Logistics, Insurance and other Industries
- Remote diagnostics for quicker resolution
- No hidden costs



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GPRS POS Terminal: LINURA LP 7210



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Eligibility: Customer of Bank of Baroda & Merchant of BFSL

Monthly Charges : Rs.475.00 + GST

Free Waiver Criteria : Positive Cost Benefit Analysis and approval from Bank of Baroda

Key Features :

- Elegant , slim design to swipe card vertically
- 2G / 3G / 4G enabled with long battery life of 48 hours.
- Mode of Acceptance- Swipe/ DIP/Wave.
- Type of Acceptance- Magnetic Swipe / Chip / NFC
- Acceptance capability of NFC, NCMC qSPA RC, Static & Dynamic QR and UPI
- Accepts EMV Smart Card transactions.
- No cash handling, no theft, no burglary.
- Pay anytime anywhere with portable payment device
- No Hidden Cost.



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M POS Terminal: LINURA_L6210



BOB Financial
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A wholly owned subsidiary of Bank of Baroda

Eligibility: Customer of Bank of Baroda & Merchant of BFSL

Monthly Charges : Rs.402.00 + GST

Free Waiver Criteria : Positive Cost Benefit Analysis and approval from Bank of Baroda

Key Features :

- Elegant , slim design to swipe card vertically
- 2G / 3G / 4G enabled with long battery life of 48 hours.
- Mode of Acceptance- Swipe/ DIP/Wave.
- Type of Acceptance- Magnetic Swipe / Chip / NFC
- Acceptance capability of NFC, NCMC qSPA RC, Static & Dynamic QR and UPI
- Accepts EMV Smart Card transactions.
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Bharat QR Code 4.0



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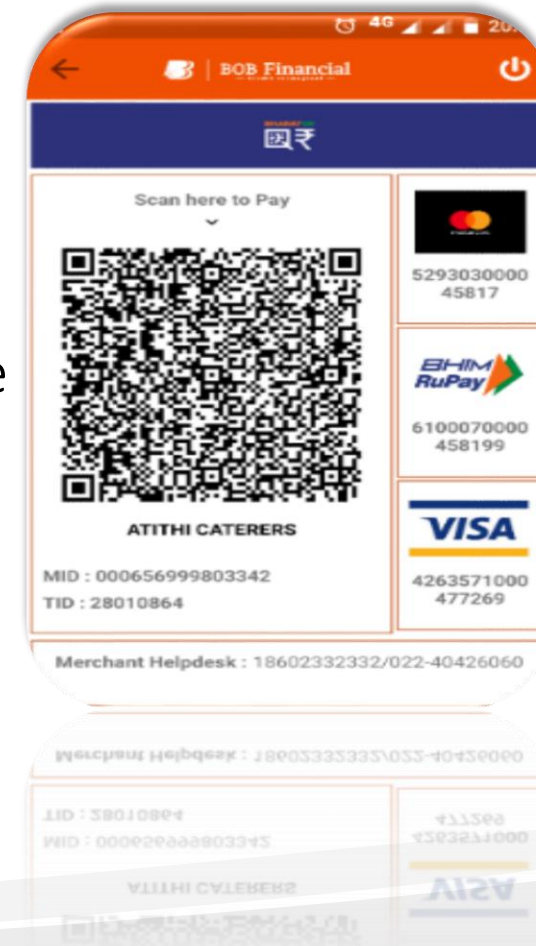
A wholly owned subsidiary of Bank of Baroda

Eligibility: Customer of Bank Of Baroda & Merchant of BFSL

Monthly Charges : NIL

Key Features :

- Seamless Fund Collection from customers - Single identifiers
- Low-cost infrastructure
- Digital payments without the use of Point-of-Sale (POS) swiping machine
- Remote management of Merchants and Customers
- No risk of storing customer's virtual address like in Cards
- Suitable for e-Com & m-Com
- Resolves the COD collection problem
- Card-less transactions. Just Scan & Pay
- Less instances of charge backs
- No hidden charges



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Advantages to Merchant



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- Cash handling is avoided – Reducing many Accounting Errors
- Reduced Time – per – Transaction – Thereby increasing Efficiency
- Impacts increase of Sales Volume and Revenue
- Optimised Checkout process – Happy Customers
- Simplified Payment – Better Customer Experience
- Impacts increase in Customer Loyalty
- Acceptance of Bad Cheques can be eliminated – Reduce Business Losses



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- Portable GPRS – Gets connectivity through GPRS SIM and power through an inbuilt battery.
- PC POS – POS connected with merchant's PC billing software.
- Android POS – Mobile cash register for smartphones and tablets with Android Operating System
- Mobile POS – Portable POS on a smartphone or tablet that functions as a register. An ideal way for businesses such as food trucks, home and repair services, market vendors, etc.



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Merchant Acquiring - Stakeholders



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- **Issuer**: The Bank that issues cards.
- **Cardholder**: Customer / Non customer using card for making payment.
- **Merchant**: Entity which accepts payments through cards.
- **Acquirer**: The Bank that provides necessary infrastructure to the merchant to accept payment, maintains relationship and facilitate acceptance payments thru cards.
- **Intermediary Agency/ Network** : Rupay (NPCI) Visa / MasterCard - facilitates interbank settlements.



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Important Terms used in Merchant Acquiring

- **Merchant Discount Rate (MDR):** The commission charged by the acquirer to the Merchant (Trader/Service Provider). It is also termed as Merchant Service Fee (MSF).
- **Interchange:** The incentive paid by the Acquirer Bank to the Card Issuer Bank for promoting payment through cards.
- **Scheme Fee:** The service fee paid to intermediary agencies i.e. MasterCard /Visa/Rupay for facilitating interbank payments.
- **On -Us Transaction:** Where issuer and acquirer is same (e.g. BOB Debit Card on BOB POS terminal)
- **Off-Us Transaction:** Where issuer and acquirer are different (e.g. Other bank's debit/credit card on our POS terminals.)



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