

Frequently Asked Questions (FAQs) for BHARAT QR

Q 1. What is State Bank 'Bharat QR'?

A. Bharat QR is a new, hassle-free and secure way to receive payments by Merchants from their customers having Bharat QR Customer App (**State Bank Anywhere for SBI**) / Unified Payment Interface (UPI) Customer App (**SBI Pay for SBI**) enabled mobiles. In Bharat QR there is no need to install PoS Terminals at merchant locations and also to issue physical Cards to the Customers. Bharat QR merchant's application is downloaded from play store on merchant's Smart phone (presently Android phones) and Bharat QR / UPI Customer application is installed on customer's mobile phones.

Q 2. What are the pre-requisites for merchants to have Bharat QR?

A. Merchants need to have

- a) A Smart mobile phone (Presently Android).
- b) A data connection (2G, 3G or 4G).
- c) Bharat QR Merchant application installed on Merchant's mobile phone.
- d) SB (for small merchants)/CA with SBI

Q 3. What are the benefits of Bharat QR?

A. Bharat QR product offers following benefits:

- a) No physical charge slip is generated; instead merchant gets the notification/SMS in his Bharat QR App. As a result, merchants are saved from the hassles of keeping the record of charge slips. History of last 20 transactions is available on the merchant's mobile phone.
- b) Less instances of charge backs. As the customer himself initiates the payment, the occurrence of chargebacks is minimized.

Q 4. Is Bharat QR facility available to merchants PAN India?

A. Yes, Bharat QR is available to merchants across the country.

Q 5. How can merchant start accepting Bharat QR transactions?

A. The process for on-boarding a merchant for Bharat QR acceptance is same as in case of the other PoS terminals. Merchant can contact nearest SBI branch for Bharat QR.

Q 6. What activities are performed after identification of a merchant for providing Bharat QR acceptance facility?

A. Following activities will be performed:

- a) Merchants will be assigned a unique Merchant ID and Terminal ID by TSP.
- b) Based on MID, TID, Bharat QR ID etc. a QR (Quick Response) code will be generated.
- c) QR code and a numeric code (MPAN) will be displayed at the billing counter.
- d) Bharat QR merchant app will be downloaded on the Merchants smartphone.
- e) Bharat QR sticker will be pasted at a prominent place at Point of Sale.
- f) Training will be given to merchant and/or their representatives.

Q 7. What is the QR Code?

A. The QR Code is a form of a bar code that has merchants MID, TID, QR ID, Currency and Merchant's name securely embedded in it. QR code can be static as well as dynamic. Dynamic QR code consists of sale amount as well in addition to other details.

Q 8. How customers can make payment at Point of Sale via Bharat QR?

A. Customer can make the payment by scanning the static/dynamic QR code as under:

a) Static QR Code

- i. Customers opens Bharat QR/UPI customer app at his mobile by using his Bharat QR/UPI credentials.
- ii. Customer scans the static QR code displayed at the billing counter.
- iii. Customer enters the amount to be paid in Bharat QR/UPI App and makes payment.
- iv. Both Merchant and Customer receive notification/SMS in their respective Bharat QR or UPI app.
- v. Merchant delivers the goods or services to customer.

b) Dynamic QR code:

- i. Merchant generates the dynamic QR code by entering the sale amount in Bharat QR App and presents it to customer for scanning.
- ii. Customer scans the Dynamic QR code check merchant details, amount and confirm payment.
- iii. Both Merchant and Customer receive notification/SMS in their respective Bharat QR or UPI App.
- iv. Merchant delivers the goods or services to customer.

Q 9. If for any reason, like connectivity failure, if notification is not delivered on merchant's Bharat QR app, how shall merchant confirm the authorization of payment?

A. Merchant shall check the transaction history, if successful transaction is present in the transaction history that means payment transaction has completed. If transaction is not there, merchant needs to press 'Refresh' button and repeat the process.

Q 10. How will customers know that payments through Bharat QR are accepted on a merchant outlet?

A. Bharat QR sticker having static QR will be displayed at a prominent place in the store and at the billing counter respectively. The customers will scan this QR code to make payments.

Q 11. How a merchant can accept payments in case of home delivery by using Bharat QR acceptance facility?

A. For accepting Bharat QR payments for home delivery, merchant has an option to add sub user. Merchant must select Manage User option from his mobile application and enter the mobile number of delivery boy to add him as sub user. Delivery boy can now login into mobile application by entering default ID and password. At the time of delivery, he can show the QR code from his mobile application and on successful transaction the delivery boy and the owner will receive a successful transaction notification.

Q 12. What are the additional formalities required for sourcing of merchants for Bharat QR acceptance?

A. There is no change in the merchant on-boarding process, KYC, documentation requirement and the approval structure for terminals.

For extending Bharat QR acceptance to Existing merchants, an arrangement letter has to be exchanged with the merchant.

Q 13. What MDR will have to be paid by the merchants in case of Bharat QR terminals?

A. For Debit Cards it will be 10 bps less than usual MDR and for Credit Card existing MDR will continue.

Q 14. What monthly rental or monthly service fee will have to be paid by the merchants in case of Bharat QR terminals?

A. NIL.

Q 15. Whether merchants will have to pay any additional charges for Bharat QR terminals?

A. No.

Q16. Is there any change in the settlement process in Bharat QR transactions vis-à-vis other PoS transactions?

A. In case of other PoS transactions, merchant needs to settle the transaction on the PoS terminal to get credit of sale proceeds in his account on S+1 basis (Next day of the date of settlement). However, in Bharat QR, settlement of transaction by the merchants is not required. Merchant gets the credit on T+1 basis.

Q 17. Will there be any change in the Chargeback or Dispute Resolution process for Bharat QR Card transactions?

A. Process will remain the same. However, the instances of Chargeback will be lesser, as the transaction will be originated by the Customer himself instead of merchant.

Q 18. What action needs to be taken if merchant loses his Bharat QR registered mobile phone?

A. Merchants need to request SBI branch for installation of Bharat QR App on the merchant's new mobile phone or Merchant can download the Bharat QR App from Google Play Store and contact at Toll Free No.18602332332 (Worldline) for further guidance.

Q 19. Where do merchants need to call in case of operational issues in Bharat QR terminals?

A. **Worldline (Service Provider to SBI) Call Centre:** Contact details are available on the Worldline sticker pasted on the acrylic sheet having Merchant QR code.

Toll Free No.: 18602332332/ 022-4042 6060

Email: awl-in.merchanthelpdesk@atos.net

SMS: Text the message HELP to 56070 from registered Mobile Number
(To receive call back from customer service)