

Frequently Asked Questions (FAQs) for BHARAT QR

Q 1. What is '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 enabled mobiles. Bharat QR merchant's application (CSB Collect) is downloaded from play store on merchant's Smart phone (presently Android phones) and Bharat QR 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 mobile phone or static BharatQR Sticker
- d) Account with CSB

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 in his Bharat QR App. As a result, merchants are saved from the hassles of keeping the record of charge slips. History of last 10 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 being launched Pan-India.

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

A. The merchant should have a CSB current account. Merchant need to sign and submit the duly filled the Bharat QR application form to the nearest CSB Branch. Bank will on-board the merchant and share the Bharat QR static Sticker and merchant app to accept the Bharat QR transactions. For more details contact nearest CSB branch, call 1800 266 9090 or mail to bharatqr@csb.co.in

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, Terminal ID and UPI ID
- b) Based on MID, TID, UPI ID etc. a QR (Quick Response) code will be generated.
- c) QR code and a numeric code (PAN No) will be displayed at the billing counter.
- d) Bank will provide to merchant Static Bharat QR sticker along with Acrylic standee

- e) Merchant can download Bharat QR merchant app (CSB Collect) from playstore
- 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 2 dimensional code that has merchants MID, TID, QR ID, UPI ID, Merchant's name, Location etc. securely embedded in it. QR code can be static as well as dynamic. Dynamic QR code consists of sale amount and bill number in addition to other details.

Q 8. How customers can make payment via Bharat QR?

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

- a) Static QR Code
 - i. Customer opens any Bank's Bharat QR customer app or UPI app at his smart phone
 - ii. Customer scans the static QR code displayed at the billing counter or key in the numeric merchant ID.
 - iii. Customer enters the amount to be paid in Bharat QR/UPI app, and makes payment.
 - iv. Both Merchant and Customer receive notification in their respective apps.
 - 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 along with bill number in the Bharat QR Merchant 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 in their respective 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 transaction is present in the transaction history that means payment transaction has completed. If transaction is not there, merchant needs to repeat the process.

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

A. Bharat QR decals having static QR code and a tent card/Standee having static Bharat 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.

- a. For accepting Bharat QR payments for home delivery, merchants can either print the Static QR on the bill or staff can carry the Static QR code on their ID card. When a customer makes a Bharat QR payment, merchant will receive the confirmation on their mobile phone.
- b. Merchant can download the CSB BharatQR Merchant app and presents the static/dynamic QR to customer for scanning. When a customer makes a Bharat QR payment, merchant will receive the confirmation on their mobile phone.

Q 12. What are the formalities required for on-boarding merchants for Bharat QR acceptance?

A. Only CSB merchants can on-board for Bharat QR payment acceptance. The merchant should have a CSB current account. Merchant need to sign and submit the duly filled the Bharat QR application form to the nearest CSB Branch.

Q 13. What monthly rental or monthly service fee will have to be paid by the merchants in case of Bharat QR terminals?

A. NIL.

Q 14. Whether merchants will have to pay any charges for Bharat QR?

A. Yes, Merchants will be charged one time onboarding Fee of Rs. 399 (Inclusive of GST).

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

A. No.

Q 16. What is the settlement process in Bharat QR transactions?

A. In Bharat QR, there is no settlement process. Settlement time will be midnight to midnight. Merchant will get the credit on T+1 basis except bank holidays.

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

A. Merchant can raise the query to respective CSB branches/ email to bharatqr@cbs.co.in or call to 1800 266 9090. 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 CSB 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. 1800 266 9090 for further guidance.

Q 19. Whether CSB Bank is having mobile application for Bharat QR?

A: Yes, the merchant can download the Bharat QR Merchant app (CSB Collect) from Play Store and using the credentials, login the application for usage. Bank will share the login credentials to merchant after the onboarding process.

Q 20. Where do merchants need to call in case of operational issues in Bharat QR terminals?

A.

Toll Free No. : 1800 266 9090 Email: bharatqr@csb.co.in