



**CSB Bank Collect Merchant Services (BharatQR & UPI)  
Merchant Application Form**

Employee code:

Date:

**MERCHANT ESTABLISHMENT DETAILS**

* Company Legal Name																												
* Postal Address																												
* PIN Code													* City													* State		
* Contact Person Name																												
* Email Address																												
* STD Code													* Telephone													* Mobile		
* Establishment Name																												
* Type of Business																												
* Constitution of the Firm	<input type="checkbox"/>	Proprietor Firm	<input type="checkbox"/>	Partnership	<input type="checkbox"/>	Public/Pvt Ltd	<input type="checkbox"/>	HUF																				
	<input type="checkbox"/>	Govt. Establishments	<input type="checkbox"/>	Others																								
Please specify, if others																												
GST IN																												

**MERCHANT BANK ACCOUNT DETAILS**

* Beneficiary Name																									
* Account Number																									
* Account Type																									
* Branch Name																			IFSC Code						

Transaction Type	MDR
UPI Transactions	NIL
Debit Card - RuPay	NIL
Debit Card - Visa	Merchant Turnover <= Rs. 20 Lac - Not exceeding 0.30%
	Merchant Turnover > Rs. 20 Lac - Not exceeding 0.80%
Credit Card	2.00%
One time Registration Fee	Rs.399/- (incl. GST)

**DECLARATION FROM MERCHANT ESTABLISHMENT**

I/We confirm that the information given by me/us to CSB Bank is true and complete and form the basis for enrolment for accepting Bharat QR & UPI Payments. I/We further declare that I/We have read and agreed to be bound by the terms and conditions mentioned in the Merchant Application form with CSB Bank. I/We authorize CSB Bank to verify my/our credentials or make my references required in respect as a merchant establishment.

I agree that CSB Bank may use the information to establish and maintain my/our relationship with CSB Bank and to offer any services as permitted by law.

For Merchant  
Merchant Sign & Stamp

For Branch  
Branch Head Sign & Stamp

## Terms and Conditions:

1. By on boarding to CSB Bank Bank Merchant collect services, (CSB Bank Collect Merchant App and the Static QR) , the Merchant hereby agrees to the below Terms and Conditions, which form the contract between the Merchant and the Bank.
2. CSB Bank Collect Merchant App and the Static QR of the Bank shall be governed by such terms and conditions as amended by the Bank from time to time. These terms and conditions shall be in addition to and not in derogation of other terms and conditions relating to any account of the Merchant and/or the respective product or the services provided by the Bank unless otherwise specifically stated.
3. Definitions: The following words and expressions shall have the corresponding meanings wherever appropriate.
  - 'Account' means a commercial checking or demand deposit account maintained by Merchant for the crediting of collected funds and the debiting of fees and charges under this Agreement.
  - 'Agreement' means these terms and conditions, any supplementary documents referenced herein, and valid schedules and amendments to the foregoing.
  - 'Merchant' means any person, firm or corporation which enters into an agreement with the Bank, the holder of an account in CSB Bank. The acquiring component which receives the payment.
  - 'Customer' the end user making the payment at Merchant payment desk.
  - 'MPIN', shall mean the Personal Identification Number (password) for the CSB Bank Collect Merchant App.
  - 'Issuer' refers to the Bank/Financial institution/Card Company, which has issued Debit, Credit or Prepaid Cards to customers.
  - 'Acquirer' the Bank that provides necessary infrastructure to the merchant to accept payment, maintains relationship and facilitate acceptance payments.
  - 'Bank' shall mean The CSB Bank any successor or assign.
  - 'MDR' The merchant discount rate is the rate charged to a merchant for payment processing services
  - 'Merchant Settlement Account' The Bank account given in the application by the Merchant for crediting Merchandise Sale
  - 'Settlement Date (T)' - is referred to as the date when the merchant settles the batch of the day's transactions.
  - 'Settlement Cycle' Settlement cycle refers to the time period from the settlement date (T) to the date when the amount of merchandise Sale is credited to the merchant account. This is usually given as T + 1 days
  - 'Intermediary Agency' provides card payment network, facilitate clearing and settlement (Visa, MasterCard, American Express, Rupay, National Payment Corporation of India or NPCI).
  - 'Application' shall mean the Bank's CSB Bank Collect Merchant application which will be downloaded onto the mobile phone of the Merchant.
  - 'Regulator' Reserve Bank of India regulates the electronic payments in India.
  - 'Mobile Phone number' shall mean the Mobile number that has been used by the merchant to register for the facility.
  - QR Code: Quick Response Code. Can be static or dynamic. QR contains merchant's account details, which is used by the customers to scan and make the payment.
  - 'Terms and Conditions' mean these Terms and Conditions as amended or supplemented by the Bank.
4. The facility will be available to merchants having a satisfactory running Current/Overdraft account with the Bank.
5. Settlement time will be midnight to midnight. Merchant will get the credit on T+1 basis (excluding Bank / Settlement Centre holidays)
6. The Bank reserves the right to reject a Merchant's application for the facility without assigning any reasons.
7. The Bank may also terminate or suspend the facility without prior notice if the merchant has violated the terms and conditions laid down by the Bank or on the death of the Merchant when brought to the notice of the Bank.
8. Liability: The Bank shall not be liable if a transaction through CSB Bank Collect Merchant App does not materialize or is delayed or is incomplete due to any reason whatsoever.
9. Responsibility: Except as otherwise provided by Applicable Law or Terms and Conditions applicable to the Account, merchants understand that they are financially responsible for all uses of the CSB Bank Collect Merchant Services by them and those authorized by them during the registration and payment.
10. The merchant agrees that the transactions originated using mobile phones are non-retractable as these are instantaneous/real time.
11. The merchant understands and explicitly agrees that Bank has the absolute and unfettered right to revise the prescribed ceilings from time to time which will be binding upon him/her.
12. The merchant agrees to use the facility on a mobile phone properly and validly registered in his/her name only with the Mobile Provider and undertakes to use the Facility only through mobile number which has been used to register for the Facility.
13. The merchant agrees to receive/accept payments via Static QR – wherein the end user/customer enters the amount details and Dynamic QR- wherein the merchant uses the CSB Bank Collect Merchant App to generate the QR for the respective amount and bill details. As such, it is the merchant's sole responsibility to ensure the safety of the merchant application, QR standee and Stickers provided by the bank and secure it from any unauthorized usage. The bank shall not be held liable for any such instances once the said items are delivered to the merchant.
14. The merchant understands and accepts the MDR structure and bank polices pertaining to the service provided.
15. Indemnity: In consideration of the Bank providing these facilities, the Merchant agrees to indemnify and hold the Bank harmless against all actions, claims, demands proceedings, loss, damages, costs, charges and expenses which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or arising out of or in collection with any s provided to the Merchant pursuant hereto. The Merchant shall indemnify the Bank for unauthorized access by any third party to any information/instructions/triggers given by the Merchant or breach of confidentiality.
16. The Merchant understands that the Bank will try, to the best of its ability and effort, to provide accurate information and shall not hold the Bank responsible for any errors or omissions that may occur due to reasons beyond the control of the Bank.
17. Charge Backs: Merchant can raise the query to respective CSB Bank branches/ email to [bharatqr@cbs.co.in](mailto: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. I/We authorize CSB Bank to debit my account maintained with CSB Bank pertaining to this facility on instances relating to chargebacks, wrong credits or any disputes.
18. For any complaints merchants can contact nearest branches/mail at [bharatqr@cbs.co.in](mailto:bharatqr@cbs.co.in)/call customer care no. 1-800-266-9090