



### Do's & Don'ts

#### **Do's**

- Check the card quality for any defect or damages. Verify for Visa/master/maestro /Rupay emblem logo, pre-printed bank name & validity of the card before using it for transactions.
- For transactions above Rs.10,000/- using domestic credit/debit card, collect the customer's ID proof. Email the copy of the documents along with invoice copy to [service@bijlipay.co.in](mailto:service@bijlipay.co.in) if requested.
- For transactions exceeding RS. 50,000/- PAN card copy of the customer is mandatory.
- Ensure you send receipt to the customer and confirm the invoice signed and goods receipts acknowledged by card holder, which will be helpful in case of any dispute later.
- Submit requisite documents to Bijlipay upon request and whenever the amount is withheld in risk. Trigger immediately so as to enable/release such withheld payments.
- Notify us your business address/ ownership/ business model changes in any way.
- Update us your email id & mobile phone number for uninterrupted updated services.
- Do not notify us immediately if you are changing your bank account.
- Return the mPOS/ GPRS terminal to Bijlipay office immediately on discontinuation of the Merchant agreement.
- Ensure that the transaction is complete / successful before you render your service or deliver goods.

#### **Don'ts**

- Do not process your own credit / debit cards on your own MPOS/ POS terminal.
- Do not accept the payment card without logo of bank/Mastercard / Visa/ maestro/ Rupay.
- Do not split the amount or do not encourage multiple swipes for a single amount transaction.
- Do not accept sensitive credit card data via e-mail or other electronic format (I.E. chat windows)
- Do not refund a card payment as cash or cheque to customer. Refund to be processed to the card that was used to make the purchase. (Otherwise, the customer can take the cash and still make a charge, so you will lose the amount.)
- Do not handover your MPOS/GPRS terminal for anyone else to use.
- Do not provide CASH against Credit / Debit / Prepaid / Gift cards – Unless registered specifically to provide such services.
- Do not charge the customer MDR/ service charge for using the card for payment