



बॉबकार्ड्स
BOBCARDS
Credit Power Booster



Application for Installation of POS (Point of Sale) Machine & Merchant Agreement Form

PSTN

Security: Rs. 6000/- FDR
Enrollment Fees: Rs.500/-
(Mandatory)

GPRS Fixed/Wireless/PC POS

(at present PC POS for group merchants only)

Security: Rs.10000/- FDR
Enrollment Fees: Rs. 750/-
(Mandatory)

**MERCHANT ESTABLISHMENT/ENROLMENT (ME) FORM
 CHECK LIST FOR AREA OFFICES INCHARGE OF BOBCARD LTD.
 (BEFORE FORWARDING TO CORPORATE OFFICE FOR APPROVAL)**

1. **KYC letter from Bank of Baroda branch containing:**
 - a) Name of Establishment
 - b) Account Type, Number & Account Opening Date
 - c) Turn over (Should match with turn over mentioned in ME application form)
 - d) (MDR) i.e., Merchant Discount Rate
 - e) Mandated Documents
 - f) FDR (Security Deposit) with clear marking for waiver if any. - Duration:3Years
 - g) Enrolment Fees collected (Amount should be clearly mentioned)
 - h) Type of POS terminal/equipment should be clear - PSTN / GPRS FIXED /GPRS Wireles
 - i) Signature of BOB Branch Head with Signature Number, Name and Designation
 - j) Rubber seal of BOB branch.
2. **ME Enrolment Form - duly filled (in CAPITAL LETTERS)**
 - a) Signature of Authorized Signatory of ME with Stamp - on Page 2 of Application form
 - b) Signature of BCL AO incharge with Stamp, Name and Designation.
 - c) Signature of BOB Branch Head with name, Signature Number, Stamp, and designation.
3. **ME Agreement -**
 - a) Agreement should be as per given format preferably in green paper without any correction / alteration.
 - b) All pages of ME Agreement should be signed by AO In charge (with stamp) and ME (with and without stamp).

Sr. No	Firm Types	From ME		From BCL AO
1	Proprietorship	Sign of proprietor with stamp on all pages.	Sign of proprietor without stamp on all pages.	Sign of AO incharge / Comp.Authority with stamp on all pages.
2	Partnership	Sign of ALL partners/ or Mandate authorised by all the partners with stamp on all pages.	Sign of ALL partners/ or Mandate authorised by all the partners without stamp on all pages.	Sign of AO incharge / Comp. Authority with stamp on all pages.
3	Company / HUF/ TRUST	Sign of Authorised Signatory (as per Board Resolution / KYC doc) with signatory stamp on all pages.	Not Applicable	Sign of AO incharge / Comp. Authority with stamp on all pages.

- c) Last page of ME agreement should be stamped & signed by
 1. AO in charge and AO witness to sign with name at appropriate place.
 2. ME (Proprietor/All Partners/Directors/Mandate/Authorised Person's and Merchant's witness to sign with name and address at appropriate place.
 - d) On the ME Agreement, alteration (if any) should be authenticated by
 1. AO In charge (Signature with stamp).
 2. ME (Proprietor/All Partners/Directors/Mandate/Authorised Person's - (Signature with/without stamp).
4. **Stamp Paper/Frinking/Adhesive stamp in case of applicable States only/ e-stamping**
 - a) Stamp paper to be purchased in the name of BOBCARDS LTD./ME only.
 - b) **The purchase date of the agreement paper/E-stamping should be of the date prior to the execution date of the agreement but the same should not be more than 6 months old.**
 - c) All information like **date of agreement, Proprietor/Partners/Director's/Authorised Person's and Establishment's name must be filled in the appropriate space** provided for same in the 1st page of the Agreement.
 - d) All information like date of agreement, ME agreement 1st paragraph should be written on stamp paper with
 1. ME to sign BOTH with and without stamp and
 2. AO in charge to sign with stamp as required.
 - e) In case of adhesive stamp, it should be duly cancelled by stamp vendor and/or Govt. notified competent authority with stamp, date and sign.

5. **ME site visit report -**
 - a) ME site visit report with all details duly filled in with name, designation, signature of officer who is verifying the site.
 - b) It should be attested by BOB Manager (BOB Branch Head) with stamp, name, signature and signature number.
 - c) Nature of business given in the enrolment form must be verified & confirmed in the site visit report.
6. **Cost Benefit Analysis in format I OR II (If MDR is less than 1.5%)**
 - a) Annexure I (if A/c is current) duly calculated & recommended by BOB Branch Head with Sign, Signature No. & stamp.
 - b) Annexure II (if A/c is OD/ CC) duly recommended by competent authority from BOB Regional Office with sign & stamp.
7. **FDR (Security Deposit) Waived / Obtained -**
 - a) If FDR is to be waived then confirmation for the same with reason(s) is required in Bank Of Baroda Branch Recommendation Form.
 - b) In case of FDR Obtained, it should be in the name of ME and lien to be noted for BOBCards on face of FDR duly signed by BOB Branch Head/official.
 - c) Original FDR need to be attached with ME application form & sent to Corp. Office.
8. **Photograph -**
 - a) Passport/ Stamp size photograph of Proprietor/All Partners/Directors/including authorised persons should be affixed in the prescribed space provided in the ME application form.
 - b) Shop exterior photograph with signboard and interior with stock and staff to be affixed in the prescribed space provided in the booklet.
9. **PANCARD - Self-attested copy of Proprietor/ Partners/ all designated Partners in case of LLP/ Directors/ Firm/ Company/ Authorised Person to be verified against original by BOB Branch.**
10. **Shop registration certificate - Attested copy (verified against original) of shop establishment registration / Sales tax / Tin number should be mentioned with proper establishment name and address and it should match with the details which is mentioned in ME application form.**
11. a. **Board Resolution:- In case of PVT LTD Company/Others, board resolution is required in prescribed format with the name of authorized person and signature duly certified by all directors /chairman as the case may be.**
b. **Partnership deed:- In case of partnership firm/LLP, self-attested copy of partnership deed/LLP deed and /or letter of Partnership on establishment letter head duly certified by all partners is required.**
12. **Bank Statement -**
 - a) If account is newly opened in Bank of Baroda then BOB account statement is required since account opening date to till date and 6 months previous bank statement of any other Bank.
 - b) If account is old in Bank of Baroda, then statement of the A/c as specified in ME enrolment form & Bank Of Baroda Branch Recommendation Form for 6 months is required.
13. **If ME name is different on ME application form & on signboard given in shop photograph then clarification should be given at the time of submission of ME application form.**
14. **If shop and residential address is same then confirmation for address should be given at the time of submission of ME application form.**
15. **Contact person name and contact number should be mentioned in ME application form.**
16. **Proper shop address and residential address with pin code is required.**
17. **For additional POS terminal(s)/equipment(s) at same location, the details are required to be specified in an Annexure to ME Application Form with recommendation from Bank of Baroda Branch Head.**
18. **For additional POS terminal/equipment at different location, the details are required to be specified in an Annexure to ME Application Form with recommendation from Bank of Baroda Branch Head, along with documents such as Address Proof, Shop Photograph (Interior & Exterior) and Merchant Site Inspection Report (for each location) separately.**
19. **On receipt of completed application form/agreement from the Merchant, please give a copy of Merchant Agreement, DO's & DONT's and Guidelines on Safe Card Acceptance to the Merchant against acknowledgement receipt.**



BOBCARDS LTD

Regd & Corporate office : "Baroda House " Behind Deewan shopping Centre, S.V Road,
Jogeshwari (W) , Mumbai-400102 INDIA, Phone:91 4206 8502; Fax:91 22 2677 7560

(APPLICATION FORM FOR MERCHANT ESTABLISHMENT WITH M/S. BOBCARDS LTD.)
(To Be Filled in Capital Letters)

MERCHANT OFFICE DETAILS

Name of the Establishment M/s. : _____

Address of the Establishment : _____

_____ Pin Code

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Type of Establishment : Proprietorship Partnership Pvt. Ltd./Public Ltd. Company Trust
 LLP CLUB NGO Other (Please Specify) _____

Year of Establishment: _____ Shop & Esta. No: _____

Sales Tax No. : _____ TIN : _____ PAN (As applicable): _____

Name of the Owner/Proprietor/Partners/ _____

Authorized Person of Company/Trust/Others _____

(Mandate If any for Proprietor/Partners)

Email ID _____ Website (If any) _____
(Mandatory)

Contact Details Office : _____ Fax : _____
(Phone Number) (with STD Code) (with STD Code)
(Mandatory)

Mobile

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Office Premises Status (Tick Where applicable)

Self-Owned Rented Lease No of Years at Current Location _____

MERCHANT RESIDENCE DETAILS

1) For First Owner (Proprietor/Partners/Directors/Authorized Person) _____

_____ Pin Code

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Residence Phone No. (with STD code): _____ Mobile No. _____

2) For Second Owner (Partners/Directors/Authorized Person) _____

_____ Pin Code

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Residence Phone No. (with STD code): _____ Mobile No. _____

Residence Premises Status (Tick Where applicable)

For First Owner Self-Owned Rented Lease No of Years at Current Location _____

For Second Owner Self-Owned Rented Lease No of Years at Current Location _____

MERCHANT BUSINESS INFORMATION

NATURE OF BUSINESS (DEALS IN)

(Describe major items sold/line of Business) _____

Business Hours _____ Business Income: _____

TURNOVER DURING LAST 3 YEARS:

Year: ___/___/___ T.O. : _____ Year: ___/___/___ T.O.: _____ Year: ___/___/___ T.O. : _____

ANNEXURE

I/We wish to get an additional POS terminal(s)/equipment(s) to be installed at same location and requisite details are submitted here under:-

Number of POS terminal(s)/equipment(s)	Type of POS terminal(s)/equipment(s)	Bank Account Number to be linked with POS terminal(s)/equipment(s)	Contact Person Name & Phone/Mobile Number & e-Mail Id.

I/We wish to get an additional POS terminal(s)/equipment(s) to be installed at different location* and requisite details are submitted here under:-

SL. No.	DBA (Doing Business As) i.e., Charge Slip Name	Address with PIN code	Type of POS terminal(s)/equipment(s)	Bank Account Number to be linked with POS terminal(s)/equipment(s)	Contact Person Name & Phone/Mobile Number & e-Mail Id.

*Use separate Sheet, if required.

Place : _____

Your faithfully,

Date : _____

Proprietor/Partners/Director/Authorized Signatory *
(With Rubber Stamp of the Firm)

FOR OFFICE USE ONLY
MERCHANT ESTABLISHMENT /ENROLMENT through BANK OF BARODA & AREA OFFICE'S RECOMMENDATION

We have visited the place of business of the Member Establishment and recommend for enrolment, against the following confirmation:

- Proper Verification done FDR Collected/ Recommended for waiver Merchant Agreement
- Shop Registration & Establishment proof Collection Enrollment Fee Rs. 500/Rs. 750 collected (one time charges) & Credited to OD Account No. On
- Memorandum of Association & Article of Association collected (for Ltd. /Pvt. Ltd., Company/Trust)
- Letter of Authority Collected (for Partnership/LLP Firms)

Type of POS Machine Recommended: PSTN GPRS FIXED GPRS Wireless PC POS at MDR / COMMN : _____

I/ We Confirm that we have checked and verified all the details given in this form;

RECOMMENDED FOR ENROLMENT	RECOMMENDED FOR ENROLMENT
BANK OF BARODA (BRANCH MANAGER/RO Representative/RBDM)	BOBCARDS LTD. (AREA OFFICE INCHARGE)
Signature of Bank of Baroda Manager : (with Stamp)	Signature of Area Office In-charge : (with Stamp)
Name & Designation : _____	Name & Designation : _____
Sign No :	EC Code : _____
Branch Name : _____	Area Office Name : _____
Branch Code : _____	Area Office Code : _____
Date : _____	Date : _____
BRANCH SEAL :	A.O. SEAL :

ABBREVIATIONS USED/GLOSSARY	
AML	Anti-Money Laundering
BCL	Bobcards Limited
BIN	Bank Identification Number
BOB	Bank of Baroda
CARD AFFILIATES	“Card Affiliates” includes VISA, Mastercard, Rupay (NPCI) & any other card affiliate acceptable to Bobcards Ltd., presently or in future offering credit, debit or any other card programe to issuers.
CDMA	Code Division Multiple Access
CVC	Card Verification Code
CVV	Card Value Verification
CVV2	Card Verification Value 2
CVVC2	Card Value Verification Code 2
DBA	Doing Business As (i.e., Charge Slip Name)
DCC	Dynamic Currency Conversion
EDC	Electronic Data Capturing Machine
EMV	Europay MasterCard Visa
FDR	Fixed Deposit Receipt
FIRC	Foreign Inward Remittance Certificate
GPRS	General Packet Radio Service
GSM	The Global System for Mobile Communications
IIN	Issuer Identification Number
M2M	Member-to-Member
MASTERCARD	MASTERCARD is international based settlement agency for company so called as affiliates
MCC	Merchant Category Code
MDR	Merchant Discount Rate
ME	Member Establishment/Merchant Establishment/Merchant Enrolment
MOTO	Mail Order/Telephone Order
NEFT	National Electronic Fund Transfer
NGO	Non-Government Organization
NPCI	National Payment Council of India
PC POS	Personal Computer Point Of Sale (i.e., Custom products to integrate Merchant’s cash register application with EDC POS to handle end-to-end billing and payment collection using Cards in the same application.)
PCI/DSS	Payment Card Industry/Data Security Standard
POS	Point Of Sale
PSTN	Public Switch Telephone Network
RBI	Reserve Bank of India
RTGS	Real Time Gross Settlement
RUPAY	RUPAY is domestic settlement agency for company so called as affiliates
ST	Service Tax
TLE	Terminal Line Encryption
UKPT/DUKPT	Unique Key Per Terminal/ Derived Unique Key Per Transaction
VISA	VISA is international based settlement agency for company so called as affiliates
WORLDLINE	Worldline India Pvt Ltd. is payment & EDC stock management service provider for company

MERCHANT SITE INSPECTION REPORT
(To be completed in all respect)

Date: ___/___/___

Time of Visit: _____
(With AM/PM marked)

MERCHANT SITE INSPECTION REPORT	
Merchant Name:	Contact Person/Owner:
	Contact Number:
Address of the firm:	
Legal/ Corporate Name (For Pvt /Ltd Co.):	Contact Person/Title:
	Contact No:
Address of HO (if any):	Year of Establishment of the Firm:
Address, name and phone # of landlord if merchant location is leased:	
Infrastructure Sighted: Computer/ Fax/ Telephone/ Photocopier/Sign Board	Please mention name of the Establishment as seen on Sign Board:
Have you confirmed the identity of the person who signed the application? (PLEASE ATTACH COPY OF ID PROOF VERIFIED)	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you taken pictures of the inside and outside of the premises with stocks & staff? :	Yes <input type="checkbox"/> No <input type="checkbox"/>
Type of Business Activity: (Please specify correctly to decide MCC(Merchant category))	
Merchant appears to be conducting business as represented in application?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Visiting Card Obtained In Proof of Visiting:	Yes <input type="checkbox"/> No <input type="checkbox"/>
Business Location: Business District <input type="checkbox"/> Industrial <input type="checkbox"/> Residential <input type="checkbox"/> Shopping Mall <input type="checkbox"/> SLUM <input type="checkbox"/>	
Condition of Shop: Well Kept <input type="checkbox"/> Renovation <input type="checkbox"/> Deterioration <input type="checkbox"/>	
Premises Status: Owned / Rented/ Leased	
Number of Employees:	Area of the Shop (In Sq Feet):
Days of Working:	Working Hours:
Stock: Does the stock match the type of business? Is there enough stock to support business volume?	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Approx. Expected Volume As Per Shop Stock Seen _____
Approached By: Merchant <input type="checkbox"/> Bank Of Baroda <input type="checkbox"/> Staff of Area Office <input type="checkbox"/>	
Remarks:	
I/We hereby certify that I/We have personally inspected the business premises of the merchant at this address on date :___/___/___ & confirm that I/We have checked & verified all the details given in this form.	
Site Verified By : _____	Signature - with stamp of BOB Manager : _____
Name : _____	Name & Designation : _____
Designation : _____	Signature No-Mandatory : _____
Signature : _____	Branch Name: _____
	Branch SEAL (Mandatory)

ESTABLISHMENT EXTERIOR PHOTO WITH SIGNBOARD -1- (WITH SELF-ATTESTED)
<paste photo here>

ESTABLISHMENT INTERIOR PHOTO WITH STOCKS & STAFF -2- (WITH SELF-ATTESTED)
<paste photo here>

**AFFIX SELF ATTESTED COPY OF PAN CARD OF ESTABLISHMENT
DULY VERIFIED (WITH ORIGINAL) BY BOB.**
<paste photo here>

**AFFIX SELF ATTESTED PASSPORT SIZE PHOTOGRAPH OF OWNER/S
DULY VERIFIED BY BOB.**
<paste photo here>

**COST BENEFIT ANALYSIS FOR MERCHANT ENROLMENT
FOR ME HAVING CURRENT ACCOUNT WITH BANK OF BARODA.**

Branch: _____

Region : _____

MERCHANT DETAILS				
1	Name of the Merchant Establishment			
2	Nature of Business			
3	Banking relation with Branch SINCE			
4	Expected Volume of Card business	Monthly:	Yearly:	
5	Current Account Number			
6	MDR Recommended @ _____% (Not Less than 1 %)	A		
7	Average daily balance in current Account			
Cost Benefit Analysis (To be filled up if MDR is recommended below 1.5%)				
	DESCRIPTION	AMOUNT (INR)		
EXPENDITURE				
	Subvention Payable to BOBCards Ltd.			
1	1.5 % - A (recommended MDR } = B Yearly Amount of Card business * B% = Y		Y	
ESTIMATED YEARLY BENEFITS				
1	Interest Benefit on average Balance from the Current Account @ % (as HO Intt for Yield) • Average Balance * % = X (PREVAILING RATE OF H.O. INTEREST)		X	
	Benefits X-Y (It must be Positive (+ve))			

Merchant M/s _____ recommended for enrolment at MDR _____%
with subvention _____% to Bobcards Ltd.

Yours faithfully,

Signature - with stamp of Branch Head/Authorised Singnatory : _____

Name & Designation : _____

Signature Number-Mandatory : _____

Date: ___/___/___

Branch SEAL (Mandatory)

(SAME IS NOT ACCEPTABLE WITHOUT SIGNATURE NUMBER & STAMP OF THE BRANCH HEAD/AUTHORIZED SIGNATORY)

-----MOST IMPORTANT-----

GUIDELINES ON SAFE CARD ACCEPTANCE TO MERCHANT ESTABLISHMENT/S

- (1) Please CHECK Card Plastic to see any abnormality. Verify Visa / Master Card Emblem/RUPAY, Logo, preprinted Bank Name & the validity of the card before the transaction.
- (2) DO VERIFY all Card features, Identity of Cardholder & Match Signature on charge slip (in case of PIN not verified transaction) with signature on the Card for all transactions. Do not accept unsigned cards.
- (3) DO CHECK genuineness of cardholder & card thoroughly with identifications produced by the cardholder.
- (4) DO VERIFY (documents thoroughly from original ones). Collect cardholder/s documents and related documents for all the transactions accepted and RETAIN at least for a period up to 13 months.
- (5) DO Make INVOICE with all Terms & Conditions printed & get invoice & Charge slip signed (for PIN not verified transactions) from cardholder for all such transactions. Retain original Charge Slip (Merchant Copy), with proper customer sign on it & invoice.
- (6) In case of cross border/foreign card transaction, collect the Passport Copy, Visa Copy & verify customer identity before doing the transaction. Ensure to keep records of invoice details signed & goods receipts acknowledged by card holder.
- (7) DO submit requisite documents to the nearest area office of Bobcards Ltd/BOB branch upon request wherever the amount is withheld in risk triggers immediately so as to enable/release such withheld payments.
- (8) DO follow safe card acceptance to take full benefit/privilege of T+1 day payment processing system as extended by company.
- (9) DO NOT split the amount / or do not encourage multiple swipes for a single amount transaction.
- (10) DO NOT provide CASH against the Credit Card/Prepaid Card and Gift Card.
- (11) DO Follow instruction from POS (Approve/Decline/ Pick-Up Etc.)
- (12) DO NOT use your own card at POS terminal/establishment enrolled as merchant with company.
- (13) DO NOT use expired charge slip/paper rolls (i.e., expiry date as mentioned on right side of the charge slip).
- (14) Any suspicion on Card /Transaction observed please request for verification i.e.: Code- 10 authorization or contact Bank/BCL official/s immediately.
- (15) In case of magnetic stripe card/chip card/gift card/prepaid card follow proper card acceptance guidance provided by BCL/BOB officials/ATOS WL service provider at the time of POS installation.
- (16) DO Close the EDC Batch on day-to-day basis & retain charges slip & batch settlement copy.
- (17) Per month per terminal rent will be charged if profitable actual turnover is not received from the installed POS terminal.
- (18) All statutory charges/taxes shall be applicable at prevailing rates.
- (19) In case of Customer disputes/chargebacks, the transaction amount will be on hold as per stipulated time norms and in case of fraudulent card charges/acceptance by the merchant on POS machine all such amounts shall be BLOCKED by the company for a period up to 13 months. Such reported fraudulent charges/transactions shall be forfeited/vindicated after the enquiries/assessment is/are reached, on account of various guidelines and stipulated time norms, subject to non-receipt of dispute/arbitration from the issuer banks. The company reserves right to impose penalty to such transactions at the rate determined by the Company.
- (20) Return the EDC/PC POS to the nearest office of Bobcards Ltd/Bank of Baroda or the designated personnel of company/bank/Service Provider, immediately on discontinuation of the Merchant Agreement.

SIX WARNING SIGNS TO FIGHT FRAUD

Certain customer behavior could point to card fraud, but it doesn't necessarily indicate criminal activity. You know your customers, so let your instincts steer you in the right direction.

Watch out for customers who:

- (a) Purchase a large amount of merchandise without regard to size, style, colour, or price.
 - (b) Ask no questions on major purchases.
 - (c) Try to distract or rush you during the sale.
 - (d) Make purchases and leave the store, but then return to make more purchases.
 - (e) Make large purchases just after the store's opening, or as the store is closing.
 - (f) Refuse free delivery for large items.
- (21) For EDC technical complaints and for paper rolls please contact the helpline numbers given on the sticker labelled on side of EDC Terminal / or at respective Bobcards Area Office. (details of company contact information is attached with this application)

Signature of Area Office Incharge:

(Name & Designation With Proper Stamp)

Date:

Merchant's Signature:

(Stamp Of Proprietor / Partners / Directors / Authorized Signatory)

Date:

DOS AND DONT'S FOR MERCHANT ESTABLISHMENTS

No.	Dos	Dont's
1	Display in easily visible locations, that you accept all types of cards (Mastercard, Visa & RUPAY)	Use your own credit / debit cards on your own POS terminal.
2	Check card Plastic to see any abnormality. Verify Visa / Master / Rupay card emblem, logo, preprinted Bank Name & the validity of the card before the transaction.	Accept white plastic / card without logo of Bank / Mastercard / Visa / RUPAY / AMEX.
3	Maintain control over your credit card POS machine and keep it in safe and good condition at all times.	Move / shift the EDC POS terminal to any new location without informing to M/s.Bobcards Ltd.
4	Verify all Card features, Identity of Cardholder & Match Signature on charge slip with signature on the Card for all transactions. Do not accept unsigned cards.	Accept any card without authorization. (Authorization is an indication that account funds or credit is available and the card has not been reported as lost or stolen).
5	Ask to see the cardholder's ID proof, viz., Driving License, Passport or any other ID to confirm their ID prior to running the card.	Collect any charge from any customer paying by Debit / Credit card. It is against card association regulations and could result in a fine.
6	Make INVOICE with all Terms & Conditions printed & get invoice & Charge slip signed from cardholder for all transactions. Retain Merchant copy of charge slip, with proper customer sign on it & invoice at least for 13 Months. Verify, Collect & retain cardholders documents for all transactions.	Impose a minimum or maximum purchase limit in order for a credit / debit card to be accepted as payment.
7	For cross border/foreign card transaction, collect the Passport Copy, Visa Copy & verify customer identity before doing the transaction. Ensure to keep records of invoice details signed & goods receipts acknowledged by card holder	Split the amount / or encourage multiple swipes for a single amount transaction.
8	Submit requisite documents to the nearest area office of Bobcards Ltd/BOB branch upon request wherever the amount is withheld in risk triggers immediately so as to enable/release such withheld payments.	Accept sensitive credit card data via e-mail or other electronic format (i.e., chat windows).
9	Settle the transactions (batch close) on daily basis to take the advantage of T+1 payment processing.	Let full credit card numbers be left out in the open. If writing down the full credit card number is necessary, keep the information in a secure location. When at all possible, remove the middle eight digits of the card to protect the cardholder.
10	Notify us if your business address / ownership / business model changes in any way.	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 chargeback, so you will lose the amount.)
11	Update us your e-mail id & mobile no. for smooth services.	Let anyone reprogram your EDC POS terminal or handover your POS terminal to anyone unless you are absolutely sure the person works for BOBCARDS.
12	Notify us immediately if you are changing BOB bank account.	Provide CASH against the Credit / Debit Card/Prepaid Card and Gift Card.
13	Keep proper stock of EDC paper roll for a minimum period of 10 days.	Use the paper roll of the other bank / plain paper roll / expired paper roll.
14	Return the EDC POS terminal to the nearest office of Bobcards Ltd/Bank of Baroda or the designated personnel of company/ bank/Service Provider, immediately on discontinuation of the Merchant Agreement.	Write down or store card number unless or otherwise required for obtaining manual authorization.
15	Keep Xerox/Photo Copy of original charge slip to retain details imprinted for longer life, as charge slips are made of thermal paper & its life is low.	-
Help Desk For EDC/PC POS Machine: For EDC technical complaints and for paper rolls please contact the helpline numbers: 022-40426060 / 18602332332 given on the sticker labelled on side of EDC Terminal / or at respective Bobcards Area Office.		

Signature of Area Office Incharge:

(Name & Designation With Proper Stamp)

Date:

Merchant's Signature:

(Stamp Of Proprietor / Partners / Directors /Authorized Signatory)

Date:

-----MOST IMPORTANT-----

GUIDELINES ON SAFE CARD ACCEPTANCE TO MERCHANT ESTABLISHMENT/S

- (1) Please CHECK Card Plastic to see any abnormality. Verify Visa / Master Card Emblem/RUPAY, Logo, preprinted Bank Name & the validity of the card before the transaction.
- (2) DO VERIFY all Card features, Identity of Cardholder & Match Signature on charge slip (in case of PIN not verified transaction) with signature on the Card for all transactions. Do not accept unsigned cards.
- (3) DO CHECK genuineness of cardholder & card thoroughly with identifications produced by the cardholder.
- (4) DO VERIFY (documents thoroughly from original ones). Collect cardholder/s documents and related documents for all the transactions accepted and RETAIN at least for a period up to 13 months.
- (5) DO Make INVOICE with all Terms & Conditions printed & get invoice & Charge slip signed (for PIN not verified transactions) from cardholder for all such transactions. Retain original Charge Slip (Merchant Copy), with proper customer sign on it & invoice.
- (6) In case of cross border/foreign card transaction, collect the Passport Copy, Visa Copy & verify customer identity before doing the transaction. Ensure to keep records of invoice details signed & goods receipts acknowledged by card holder.
- (7) DO submit requisite documents to the nearest area office of Bobcards Ltd/BOB branch upon request wherever the amount is withheld in risk triggers immediately so as to enable/release such withheld payments.
- (8) DO follow safe card acceptance to take full benefit/privilege of T+1 day payment processing system as extended by company.
- (9) DO NOT split the amount / or do not encourage multiple swipes for a single amount transaction.
- (10) DO NOT provide CASH against the Credit Card/Prepaid Card and Gift Card.
- (11) DO Follow instruction from POS (Approve/Decline/ Pick-Up Etc.)
- (12) DO NOT use your own card at POS terminal/establishment enrolled as merchant with company.
- (13) DO NOT use expired charge slip/paper rolls (i.e., expiry date as mentioned on right side of the charge slip).
- (14) Any suspicion on Card /Transaction observed please request for verification i.e.: Code- 10 authorization or contact Bank/BCL official/s immediately.
- (15) In case of magnetic stripe card/chip card/gift card/prepaid card follow proper card acceptance guidance provided by BCL/BOB officials/ATOS WL service provider at the time of POS installation.
- (16) DO Close the EDC Batch on day-to-day basis & retain charges slip & batch settlement copy.
- (17) Per month per terminal rent will be charged if profitable actual turnover is not received from the installed POS terminal.
- (18) All statutory charges/taxes shall be applicable at prevailing rates.
- (19) In case of Customer disputes/chargebacks, the transaction amount will be on hold as per stipulated time norms and in case of fraudulent card charges/acceptance by the merchant on POS machine all such amounts shall be BLOCKED by the company for a period up to 13 months. Such reported fraudulent charges/transactions shall be forfeited/vindicated after the enquiries/assessment is/are reached, on account of various guidelines and stipulated time norms, subject to non-receipt of dispute/arbitration from the issuer banks. The company reserves right to impose penalty to such transactions at the rate determined by the Company.
- (20) Return the EDC/PC POS to the nearest office of Bobcards Ltd/Bank of Baroda or the designated personnel of company/bank/Service Provider, immediately on discontinuation of the Merchant Agreement.

SIX WARNING SIGNS TO FIGHT FRAUD

Certain customer behavior could point to card fraud, but it doesn't necessarily indicate criminal activity. You know your customers, so let your instincts steer you in the right direction.

Watch out for customers who:

- (a) Purchase a large amount of merchandise without regard to size, style, colour, or price.
 - (b) Ask no questions on major purchases.
 - (c) Try to distract or rush you during the sale.
 - (d) Make purchases and leave the store, but then return to make more purchases.
 - (e) Make large purchases just after the store's opening, or as the store is closing.
 - (f) Refuse free delivery for large items.
- (21) For EDC technical complaints and for paper rolls please contact the helpline numbers given on the sticker labelled on side of EDC Terminal / or at respective Bobcards Area Office. (details of company contact information is attached with this application)

Signature of Area Office Incharge:

(Name & Designation With Proper Stamp)





Date:

Merchant's Signature:




(Stamp Of Proprietor / Partners / Directors / Authorized Signatory)

Date:

(22) Illustration of Card Acceptance (Magnetic-Stripe Card Processing)

<p>Swipe the card through a magnetic card reader on POS terminal to request the transaction authorization.</p>	<p>While the transaction is being processed, check the card's features and security elements, if possible. Make sure the card is valid and has not been altered in any way.</p>	<p>Obtain authorization and, if required, get the cardholder signature* on the transaction receipt.</p>	<p>If you suspect fraud, adhere to your merchant card acceptance procedures and respond accordingly.</p>	<p>Compare the name, number, and signature* on the card to those on the transaction receipt.</p>
				

(23) Illustration of Card Acceptance (Chip Card Processing)

<p>Dip the card into a chip-reading device to request the transaction authorization.</p>	<p>The card and chip-reading device work together to determine the appropriate cardholder or verification method for the transaction, either signature or PIN. If the transaction requires a PIN-verification, the cardholder follows point-of-sale prompts and enters the PIN. There is no opportunity to examine the card. It is retrieved by the cardholder.</p>	<p>If the transaction has been PIN-verified, there is no need for signature.</p>	<p>The merchant prints a copy of transaction receipt for cardholder. If the transaction is not PIN-based, the receipt will have a signature line. The merchant must ask the cardholder to sign the receipt.</p>	<p>If you suspect fraud, adhere to your merchant card acceptance procedures and respond accordingly</p>
				<p>Contact Point BOBCARDS Ltd., Merchant Business & Risk Management Dept. C.O. Mumbai.</p>

*The card holder signature is not required if the transaction is PIN - Verified.

Signature of Area Office Incharge:

(Name & Designation With Proper Stamp)

Date:

Merchant's Signature:

(Stamp Of Proprietor / Partners / Directors / Authorized Signatory)

Date:

DOS AND DONT'S FOR MERCHANT ESTABLISHMENTS

No.	Dos	Dont's
1	Display in easily visible locations, that you accept all types of cards (Mastercard, Visa & RUPAY)	Use your own credit / debit cards on your own POS terminal.
2	Check card Plastic to see any abnormality. Verify Visa / Master / Rupay card emblem, logo, preprinted Bank Name & the validity of the card before the transaction.	Accept white plastic / card without logo of Bank / Mastercard / Visa / RUPAY / AMEX.
3	Maintain control over your credit card POS machine and keep it in safe and good condition at all times.	Move / shift the EDC POS terminal to any new location without informing to M/s.Bobcards Ltd.
4	Verify all Card features, Identity of Cardholder & Match Signature on charge slip with signature on the Card for all transactions. Do not accept unsigned cards.	Accept any card without authorization. (Authorization is an indication that account funds or credit is available and the card has not been reported as lost or stolen).
5	Ask to see the cardholder's ID proof, viz., Driving License, Passport or any other ID to confirm their ID prior to running the card.	Collect any charge from any customer paying by Debit / Credit card. It is against card association regulations and could result in a fine.
6	Make INVOICE with all Terms & Conditions printed & get invoice & Charge slip signed from cardholder for all transactions. Retain Merchant copy of charge slip, with proper customer sign on it & invoice at least for 13 Months. Verify, Collect & retain cardholders documents for all transactions.	Impose a minimum or maximum purchase limit in order for a credit / debit card to be accepted as payment.
7	For cross border/foreign card transaction, collect the Passport Copy, Visa Copy & verify customer identity before doing the transaction. Ensure to keep records of invoice details signed & goods receipts acknowledged by card holder	Split the amount / or encourage multiple swipes for a single amount transaction.
8	Submit requisite documents to the nearest area office of Bobcards Ltd/BOB branch upon request wherever the amount is withheld in risk triggers immediately so as to enable/release such withheld payments.	Accept sensitive credit card data via e-mail or other electronic format (i.e., chat windows).
9	Settle the transactions (batch close) on daily basis to take the advantage of T+1 payment processing.	Let full credit card numbers be left out in the open. If writing down the full credit card number is necessary, keep the information in a secure location. When at all possible, remove the middle eight digits of the card to protect the cardholder.
10	Notify us if your business address / ownership / business model changes in any way.	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 chargeback, so you will lose the amount.)
11	Update us your e-mail id & mobile no. for smooth services.	Let anyone reprogram your EDC POS terminal or handover your POS terminal to anyone unless you are absolutely sure the person works for BOBCARDS.
12	Notify us immediately if you are changing BOB bank account.	Provide CASH against the Credit / Debit Card/Prepaid Card and Gift Card.
13	Keep proper stock of EDC paper roll for a minimum period of 10 days.	Use the paper roll of the other bank / plain paper roll / expired paper roll.
14	Return the EDC POS terminal to the nearest office of Bobcards Ltd/Bank of Baroda or the designated personnel of company/bank/Service Provider, immediately on discontinuation of the Merchant Agreement.	Write down or store card number unless or otherwise required for obtaining manual authorization.
15	Keep Xerox/Photo Copy of original charge slip to retain details imprinted for longer life, as charge slips are made of thermal paper & its life is low.	-
Help Desk For EDC/PC POS Machine: For EDC technical complaints and for paper rolls please contact the helpline numbers: 022-40426060 / 18602332332 given on the sticker labelled on side of EDC Terminal / or at respective Bobcards Area Office.		

Signature of Area Office Incharge:

(Name & Designation With Proper Stamp)

Date:

Merchant's Signature:

(Stamp Of Proprietor / Partners / Directors /Authorized Signatory)

Date:

POS MODEL VARIANTS					
	MODEL	Description	Appropriate for ME or business type	Refundable Security Deposit (in INR)#	One time Installation Charges (in INR)#
1	PSTN POS (Regular)*	Regular Model POS. Requires telephone line to connect to network. Works on Dial-Up connectivity.	Appropriate for Merchants who have single cash counter and Customer makes face-to-face payment across the counter.	6000	500
2	GPRS POS (Fixed Model)*	Enhanced Model POS. Communication using Dial-up Modem or GPRS. Combined with Ethernet connectivity.	Appropriate for Merchants who have single cash counter and where customer makes face to face payment across the counter.	10,000	750
3	GPRS POS (Wireless)*	Advanced Model POS. Communication using GPRS.	Appropriate for Merchants who have multiple cash counters and may also require POS to Computer Terminal connectivity.	10,000	750
4	PC POS *	Custom products to integrate Merchant's cash register application with EDC POS to handle end-to-end billing and payment collection using Cards in the same application.	Suitable for Merchants who want to integrate their Cash register application with EDC POS to handle end-to-end billing and payment collection using Card payment in the same application.	NA	750

* For PC POS, additional INR 2300/- Shall be collected by POS Vendor separately from the concerned Merchant

The amount may undergo changes from time to time

Acceptance Specification:- Mag stripe & Chip Cards accepted with PIN. Monthly Rental rates (in INR): No Monthly Rental for Transacting POS. Monthly Rental applicable for non-transacting POS, as and when decided by the Company.

EXCLUSIVE DEDICATED AREA OFFICES	
Area Office	Office
AGRA	0562-4052184
AHMEDABAD	079-26467814
ALLAHABAD	0 9452581798
AURANGABAD	0240-2337129
BANGALORE	080-25521070
BARODA	0265-2225495
BAREILLY	0581-2540226
BHOPAL	0755-4229044
BHUBANESHWAR	0674-2597794
CHANDIGARH	0172-2709692
CHENNAI	044-23454237
COIMBATORE	0422-2300899
DEHRADUN	0 9997798976
ERNAKULAM	0484-2367056
GUWAHATI	0361-2731837
GOA (MARGAO)	0832-2714169
HYDERABAD	040-23421632
HALDWANI	05946-250159
INDORE	0731-4044163
JAIPUR	0141-2351166

EXCLUSIVE DEDICATED AREA OFFICES	
Area Office	Office
JALANDHAR	0181-5074362
JAMNAGAR	0288-2677372
JAMSHEDPUR	0657-2249808
JODHPUR	0291-2517230
KANPUR	0512-2312391
KARNAL	0 9896331203
KOLKATA	033-22290530
LUCKNOW	0522-3205969
NAGPUR	0712-2562774
NEW DELHI	011-23441543/23441546
NOIDA	0120-4324729
PATNA	0612-2359976
PUNE	020-26050284
RAIPUR	0771-4041243
SURAT	0261-2369117
UDAIPUR	0294-2411326
VARANASI	0542-2360422
VISHAKHAPATNAM	0891-2737789

Corporate Office:
BOBCARDS LTD.

2nd Floor, Baroda House, Behind Dewan Shopping Centre, S V Road, Jogeshwari (W), Mumbai - 400 102
Website : www.bobcards.com