

ੴ ਸ੍ਰੀ ਵਾਗਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ  
(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕ੍ਰਮ)



Punjab & Sind Bank  
(A Govt. of India Undertaking)

Where service is a way of life



- Point of Sale
- BHARAT QR

Dear Merchant,

It's our privilege to extend you a very warm welcome to the exclusive world of Punjab & Sind Bank Point of Sale (POS) & BHARAT QR CODE service.

Bharat QR is a QR based payment solution which is available in-built with our BP50 and BP5000 POS machine or available on stand-alone basis.

Engineer from our POS vendor will visit at your merchant location for installation of the POS machine.

At present Bank accepts variety of cards e.g. Visa, Master, RuPay etc.

The cost for procurement and the maintenance of terminal is borne by the Bank.

Charge slip will be generated after swiping and charging a debit or credit card on POS machine.

The Merchant Account gets credited with single settlement amount on the next working day i.e. T+1 where T is transaction date.

Some nominal charges viz., one-time installation charge and monthly rentals need to pay. For more details please contact branch.

We thank you for giving us the opportunity to serve you and look forward to sharing a valuable relationship with you.

**Yours Sincerely,**

**AGM  
DIGITAL BANKING DEPARTMENT**

## **The benefit for Merchant:**

Benefits for merchant is below:

- Cash handling is avoided.
- The customers have tendency to higher purchases/ impulsive buying while using the card than cash, thus more sales and higher profits.
- Customer's frequency of visit to the Merchant increases substantially due to the facility.
- The facility can also have provision for customer loyalty points which are widely used to attract the customer to the outlet repeatedly.

## **Do's and Don'ts for merchants?**

### **Do's**

- Merchants must accept all cards (Visa, Master, RuPay) when properly presented as payment for transactions.
- Bring to the notice of the Bank immediately of any fraudulent activities.
- Verify the card holder's signature with the one below the strip of the card.
- Perform settlement on POS terminal at-least once in a day; settlement may be done by merchant as many times as he wishes. If not done amount shall not be credited in customer's settlement account.

### **Don'ts**

- Merchant must not disclose details of the card or cardholders to any third party other than authorized officials of P& S Bank and Bank's merchant solution provider.
- Impose any extra charge or surcharge (unless expressly allowed by local law).
- Indulge in any fraudulent activity.

## **Customer Care Number for complaints?**

Toll Free number of our merchant solution provider is **18002669793**.  
Mail ID for complaints- **support@ongo.co.in**

You may call on our Toll Free number 1800 266 9793 or write to [support@ongo.co.in](mailto:support@ongo.co.in) / [hoadc.merchant@psb.co.in](mailto:hoadc.merchant@psb.co.in)/ [ho.dbd@psb.co.in](mailto:ho.dbd@psb.co.in).