

# **IDBI Bank Bharat QR Merchant Application**

It is Common QR code based Payment Acceptance solution for IDBI Bank Merchants for accepting payment through Bharat QR Code instead of traditional Point of Sale (POS) Machine, Consumer can make hassle free & secure payment through any Bank/wallets App integrated with Scan & Pay through Bharat QR and can opt to pay using Visa/Master/Rupay or BHIM (UPI).

## **Scan to Download IDBI Bharat-QR merchant application:**



## **IDBI Bank Merchants can generate two types of QR Codes with the APP**

- A Dynamic QR Code: Amount specific dynamically generated QR code by merchant to accept payment from consumer, where consumer will not be required to enter the amount.
- A static QR Code: Static QR Code doesn't have amount embedded in the QR code, consumer needs to enter the amount after scanning this QR code.

## **Benefits:**

### For Merchants

- The Mobile App becomes POS Terminal, hence no separate PoS Rental for Merchant.
- Accept Payment from BHIM(UPI)/ Visa/Master or Rupay
- No Cash Handling cost for merchant, Ideal Mobile Solution, that can replace Cash On Delivery (COD)
- Merchant can access transaction details real-time.
- Lower risk exposure, secure transaction, Potential to grow sales and find new customers.
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- Nil MDR on RuPay Debit card & UPI transactions.

### For Consumer

- Simple, non-cash based alternative.
- Easy to use mobile solution.

- Greater protection and safety as cardholder need not carry the physical card or share card details with merchant.
- Access to rewards and loyalty.

**Merchant Requirement:**

- Merchant should have an Android 5.0 or above Smart Mobile/Tablet with data enabled SIM Card / WI-FI connection.
- Merchant should sign up with IDBI Bank for Bharat QR based payment acceptance solution.