

TRAINING GUIDE FOR MERCHANTS



OBJECTIVE

This training guide is issued by Airtel Payments Bank to outline guidelines for merchants on the secure, compliant, and correct use of digital payment acceptance methods, and to provide clarity on key operational aspects and frequently raised queries.

The objective of this training manual is to:

- Educate merchants on approved payment acceptance modes
- Explain operational Do's and Don'ts
- Increase awareness of fraud risks and prevention

All merchants onboarded by the Bank are required to read, understand, and comply with the guidelines contained herein

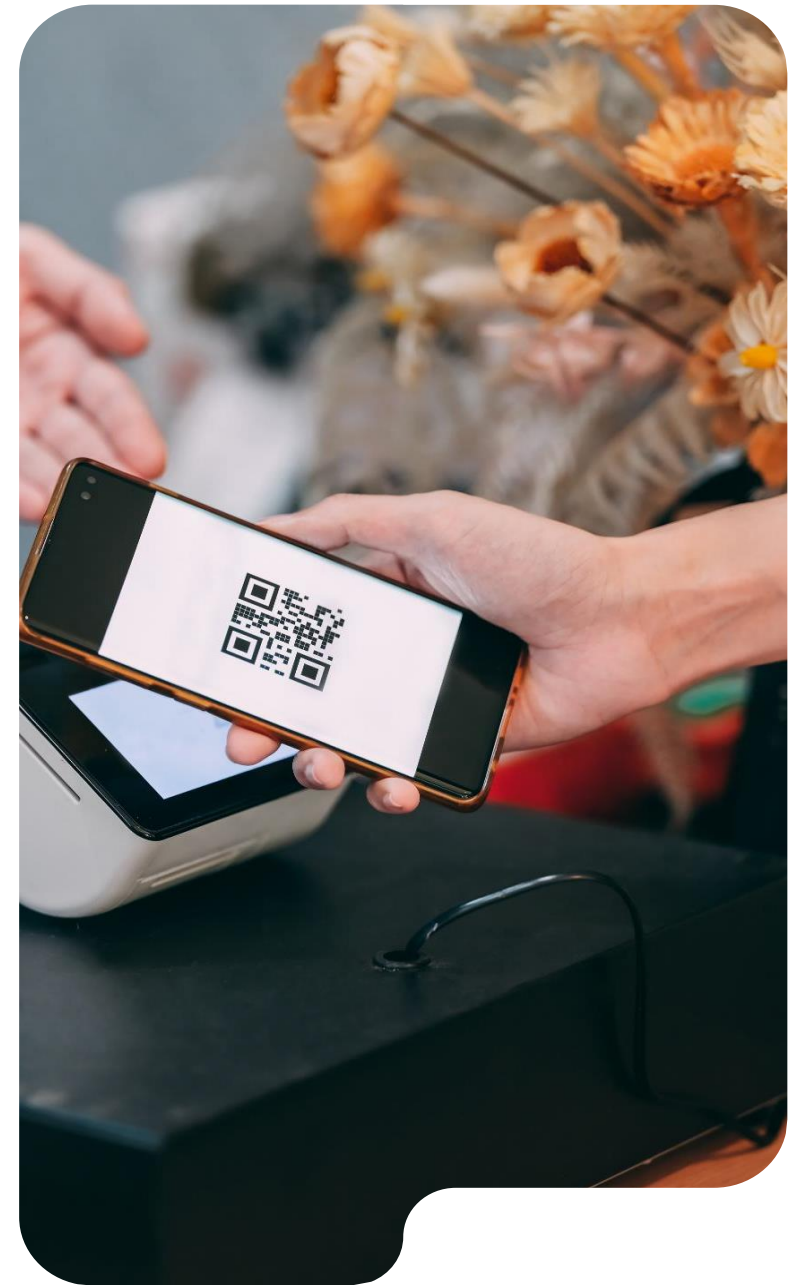


ROLE OF THE MERCHANT

It is the responsibility of the merchant to ensure that -

- Payments are accepted only for legitimate and approved business activities
- Regulatory guidelines issued for the merchants are being adhered to
- No misuse or frauds are happening via their payment instruments
- Cooperate with audits and verification requests as sought by the bank.

The merchants onboarded by Airtel Payments Bank can accept payments through various modes authorised by the bank like cards, QR codes, VPAs etc. It is the responsibility of merchant to ensure that all compliances and regulations are being adhered to while using these payment instruments.



MERCHANT ACCOUNT ACTIVATION AND SETTLEMENT OF FUNDS

ACTIVATION OF MERCHANT ACCOUNT -

In order to become an Airtel Payments Bank merchant , you may reach out to the bank's authorised representative and submit the relevant business and KYC documents. Required documents vary by business type and will primarily include identity proof, PAN, business registration documents, address proof etc. It takes around 24-48 hours to activate merchant account post submission of relevant KYC and business documents.

SETTLEMENT OF FUNDS -

Payments received from the customers are settled to the merchant's registered bank account as per the applicable settlement cycle.



DO's AND DONT's FOR MERCHANTS

DO's FOR MERCHANTS -

- 1) Do submit valid and clear KYC documents as requested
- 2) Do provide complete and correct business details, including business name, address and nature of activity.
- 3) Do ensure that the KYC and business documents provided are up to date and not expired.
- 4) Do ensure the declared business activity matches actual operations.
- 5) Do accept payments only for the approved goods or services.
- 6) Do act promptly on bank communications such as re-KYC or document refresh requests.
- 7) Do inform the bank immediately if there are changes in business activity, address , authorised signatory , nature of business etc.

DONT's FOR MERCHANTS -

- 1) Do not submit incorrect business details or forged documents.
- 2) Do not misrepresent business turnover, ownership or activity.
- 3) Do not accept payments for illegal/restricted activities, gambling , betting and sale of prohibited goods and services etc.
- 4) Do not route settlements to accounts that are not owned by the merchant.



DOs



DON'Ts

FRAUD AWARENESS

Common Fraud Tactics - Merchants should be aware of fake payment confirmations and impersonation calls requesting confidential information.

Protecting Sensitive Information - Banks and NPCI never request OTPs or UPI PINs; merchants must keep such details confidential.

Merchant Vigilance Importance - Vigilance and secure handling practices reduce fraud vulnerabilities and protect business operations.

Some of the modus operandi followed by the fraudsters and criminals through investment / part time job / Ponzi schemes, wherein the transactions are routed through the banking channels are given hereunder:

<https://www.airtelpayments.bank.in/static/banking-security-tips>



RECORD KEEPING AND COMPLIANCE

Merchants are required to:

- Maintain transaction and settlement records
- Preserve invoices and receipts
- Provide information during audits or verification
- Not indulge in activities prohibited by the bank such as Gambling, betting, casinos, sale of narcotics, drugs, or controlled substances, counterfeit goods, money laundering, shell entities etc.
- Notify the Bank of any change in business activity or address

For any queries and support required, merchant can reach out to merchantcare@airtelbank.com. If any suspicious activity is observed, merchants must immediately contact the Bank on the above email ID.

