NETS

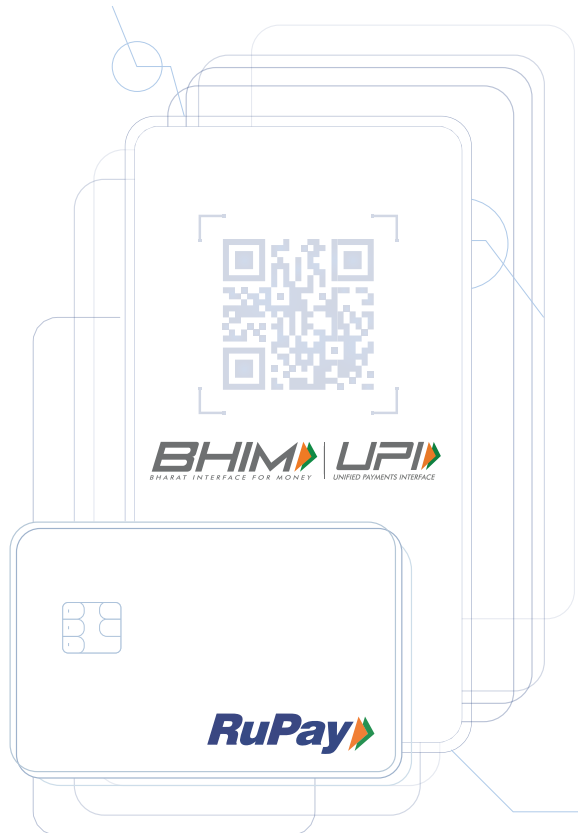# *RuPay Card & BHIM App*

Merchant Acceptance Guide

RuPay card payments

To accept **RuPay card** payments, please follow these steps:

| 1	2	3	4	5
Enter purchase amount in **SGD** and select **NETS** as payment mode	Select **Overseas Card** as payment scheme	Select **RuPay** scheme	Insert **RuPay card** and ask customer to enter **card PIN**	Payment is approved upon successful authentication

Supported terminal models: DESK5000 / MOVE5000

NOTE: Terminal payment process flow will vary depending on terminal software version.

BHIM app payments via NETS Terminal

To accept **BHIM app** payments via **NETS Terminal**,
please follow these steps:
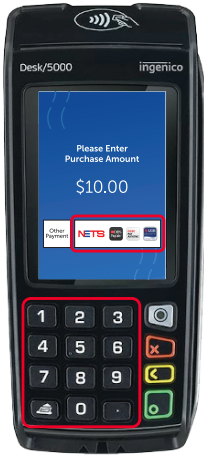
1	2	3	4
Enter purchase amount in **SGD** and select **NETS** as payment mode	Select **NETS QR** and wait for NETS QR code to be displayed on terminal screen	Customer scans **NETS QR** on the terminal using the **BHIM app**	Payment is approved upon successful authentication

Supported terminal models: DESK5000 / MOVE5000

NOTE: If the customer's app displays a successful payment message but the terminal does not, we recommend merchants not to render the goods and services. Advise the customer to complete the transaction via other means.

BHIM app payments via SGQR

To accept **BHIM app** payments via **SGQR**,
please ask customer to follow these steps:

1	Use **BHIM app** to scan **SGQR**
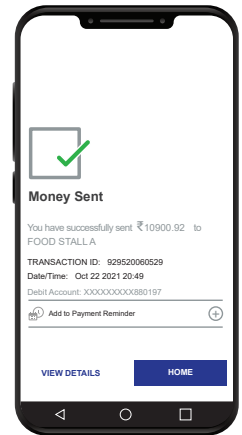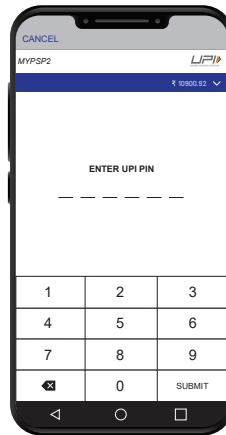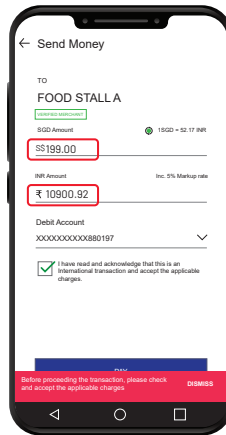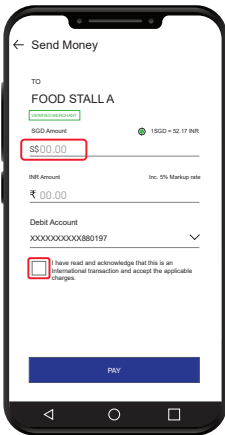
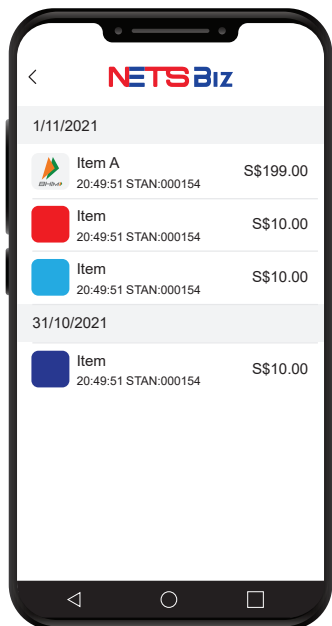| **2**	**3**	**4**	**5**
Enter the amount in SGD. Payment in SGD is then converted to INR	Verify and confirm payment details. Select the checkbox for acknowledgement on payment terms.	Customer to enter **BHIM UPI** PIN	Once payment is successful, you can verify the transaction via the **NETSBiz app**

Note: This is only applicable for merchants who have subscribed to the optional feature of supporting BHIM on their existing SGQR.

BHIM app payments via SGQR

If the transaction is successful, you will receive a notification via the **NETSBiz app**.

	NETS Biz	
1/11/2021		
Item A 20:49:51 STAN:000154		S$199.00
Item 20:49:51 STAN:000154		S$10.00
Item 20:49:51 STAN:000154		S$10.00
31/10/2021		
Item 20:49:51 STAN:000154		S$10.00

1. Please proceed to render goods and services only upon receiving a success notification. If the **NETSBiz app** does not display a success notification while the consumer app does, please close and reopen the **NETSBiz app** to confirm.

2. The app can also be used to view your daily sales totals and transaction history for transactions initiated via the **SGQR sticker**.

3. Refer to the **NETSBiz guide** for more information.

NOTE: Merchants will be liable for transaction discrepancies that result from failure to validate receipt of funds via the NETSBiz app. If transaction was unsuccessful, you can advise the customer to complete the transaction via other means. If funds were deducted from the customer's app but you did not receive notification, please advise the customer to initiate a refund process with their BHIM directly.

Settlement via Merchant Connect Portal

Funds will be credited to merchant bank account and displayed in **MerchantConnect Portal** within one business day for transactions made using **RuPay card and BHIM app** before 10.30pm. [T + 1]

For a consolidated view of your transactions, log in to **MerchantConnect Portal**. Transaction records for **RuPay card and BHIM app** payments can be identified as follows:

Via **SGQR**

Transaction Date	Account	RID	TID	Product	Type	Channel	Payment Mode	Amount	Status	Settlement Date
25 Nov 2021, 10:14 PM	N2615	11187308000	87308001	EFTPOS	Purchase	QR Static	BHIM	$ 15.55	● Normal	26 Nov 2021

Via **Card or NETS QR on Terminal**

Transaction Date	Account	RID	TID	Product	Type	Channel	Payment Mode	Amount	Status	Settlement Date
25 Nov 2021, 10:45 PM	N2615	11187308000	87308001	EFTPOS	Purchase	QR Dynamic	BHIM	$ 15.55	● Normal	27 Nov 2021
26 Nov 2021, 09:14 AM	N2615	11187308000	87308001	EFTPOS	Purchase	Contact	Rupay card	$ 8.80	● Normal	27 Nov 2021

The transacted amount will be displayed and settled in SGD

To find out more, please refer to the full list of FAQs on our website

To request for training, please contact us at
merchanttraining@nets.com.sg

NETS

Contact us today to find out how we can help you grow your business.

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