

ABPB Business Application (App)

Q. What is ABPB Business App?

A. The ABPB Business App is a solution developed by ABPB for their merchants to enable them collect money from customers towards payments of product or service purchased from these merchants. The ABPB merchant can collect money through any of the following ways.

1. Pull money from customers
 - a) For ABPB Customer - using the customers mobile number registered with APBP
 - b) For Non-APBP and ABPB customer - using the UPI handle of any BHIM UPI (PSP) App
2. Receive money from customer (Push)
 - a) ABPB Customer can send money using the ABPB Mobile Banking Application
 - b) Non-APBP and ABPB customer can may payment using the UPI handle of any USP PSP App

The merchant can also view the transaction history split by payment mode (mobile no. or UPI) using this app.

PSP - Payment Service Provider

ABPB - Aditya Birla Payments Bank

UPI - Unified Payment Interface

Q. What are the benefit of using ABPB Business App?

A. Become ABPB merchant and enjoy below benefits with ABPB Business App:

- a) Accept payments of any value
- b) Multiple payment options
- c) Pull (“Request”) payment from your customer (Maximum limit per transaction is INR 20,000)
- d) Complete transaction history
- e) Accept payment from any customer having a Bank account
- f) No set-up or maintenance fee

Q. Who is a ABPB Merchant?

A. These are business establishments or self-employed individuals who register with ABPB as a merchant and use ABPB merchant solution to accept the payments from the customers against the sale of goods and services.

Q. How do I register to become an ABPB Merchant?

A. You may write to us on vcare4u@adityabirla.bank or call our customer care on 1800-209-2272 (toll free) or visit our website www.adityabirla.bank/i-want-to-be-merchant/ to register your interest. Our

team would reach out to you. You can also visit the nearest APBP banking point to register as a merchant.

Q. Who can use this APBP Business App?

A. Only merchants who register to become an APBP merchant can use this App.

Q. How do I start using the APBP Business App?

A. After receiving activation message, you must follow the below steps:

- a) Download the APBP Business App from Google Playstore
- b) Enter your mobile number
- c) Enter OTP

Q. Which customer can I accept payment from and how?

A. You can collect payment from customers using any APBP payment instrument or any BHIM UPI (PSP) App through any of the following method.

1. Pull money from customers
 - a) For APBP Customer - using the customers mobile number registered with APBP
 - b) For Non-APBP and APBP customer - using the UPI handle of any USP PSP App
2. Receive money from customer (Push)
 - a) APBP Customer can send money using the APBP Mobile Banking Application
 - b) Non-APBP and APBP customer can may payment using the UPI handle of any USP PSP App.

Q. What does the status mean in the UPI related transaction history?

A. The status against a UPI transaction means:

1. Green tick means transaction is successful
2. Pending means transaction request is sent, customer has not authorized
3. Cross means transaction request was not sent or customer did not authorize the transaction or the transaction failed

Q. What is the applicable Merchant Discount Rate?

A. The Merchant Discount Rate or MDR is the fee charged to a merchant for payment processing services on transactions done by the merchant using the APBP Business App. The MDR is the rate which was specified to you at the time of registration.

Q. How can I raise a query to change my details or a complaint in case of failed or disputed or fraudulent transaction?

A. In case you want to change your profile details as registered with the Bank or want to raise a complaint, kindly do so by calling our customer care on 1800-209-2272 (toll free) or by writing to us on ycare4u@adityabirla.bank. In case of any fraudulent or unauthorised transaction, kindly inform the bank immediately.

Q. Who is a Merchant Staff?

A. For you as a merchant, a merchant Staff can be your employee, legal representative working in your shop/ business establishment who you want to extend the service to be able to collect money from customers walking into your shop. The money collected by the merchant staff using your ABPB Business App will be credited to your designated bank account as provided by you.

You can add a Merchant Staff by using the ABPB Business App by providing the required details as specified by the bank from time to time.

Please note the liability of addition of this merchant staff is solely the merchant's responsibility.

Q. How can I delete a Merchant Staff?

A. You can delete a Merchant Staff using ABPB Business App by simply going to staff section, click on delete button next to the staff and authenticate using OTP.