

Merchant Acquiring POS - Schedule of Charges

All terms herein are applicable to all merchants availing Point Of Sale Terminal services from Yes Bank Limited. The below schedule of charges is in addition to and is to be read along with the terms and conditions document submitted with the Merchant Application Form of the Bank.
The below mentioned charges will supersede the charges communicated earlier & will be applicable with effect from July 1, 2017.

Particulars	Fixed Charges	Applicability
Domestic Debit cards	As per the regulator time to time	Per transaction
Domestic Credit cards	As per Terms of agreement	Per transaction
International & Commercial Cards	2.75% + S. tax	Per transaction
Discover Financial Cards	2.50% + S. tax	Per transaction
Dynamic Currency Conversion (DCC)	0% - 1% (As per Terms of agreement)	Per transaction
Late Settlement fee (more than 5 days)	Rs. 499/- + GST	Per unsettled batch beyond 5 days from the date of transaction
Annual Maintenance charges per terminal	Rs. 699/- + GST	Annually per terminal (All servicing waived for first 6 months post installation)
Terminal repair	Terminal equipment damages resulting from improper handling by the merchant will be recovered at actual cost	
EMV Fallback transaction	Rs. 75 + GST	Per EMV fallback transaction
Transaction Processing Charge	0.50 paise	Per settled transaction
Rentals		
GPRS/PSTN/MPOS/PLUTUS	As per Terms of agreement	

Low Usage Charges

Monthly Volume per terminal (Rs.) (For merchants not on fixed monthly GPRS/PSTN/MPOS rentals)

For Tier I & II cities	Low usage charges per terminal per month	For Tier III & above	Low usage charges per terminal per month
0 - 25000	Rs. 500	0 - 5000	Rs. 500
25001 - 50000	Rs. 250	5001 - 10000	Rs. 250
50001 - 99999	Rs. 99	10000 & above	Zero

In case, the Merchant returns any EDC / POS Terminal or the Terms & condition is terminated before expiry of 24 months from the date of its installation/activation, the Merchant shall be liable to pay applicable rentals for the balance period (i.e. from date of return till expiry of 24 months) on such terminals."

Lost Terminal Charges

GPRS - Rs. 15000	PSTN - Rs. 9500	MPOS - Rs. 4000
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Optional Charges (Pay Per Use)

Duplicate backdated statement & FIRC charges	Rs. 200/- + GST	Per MID per month
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Re-printing of Physical Bharat QR	Rs. 99 + GST	Per request
Front end portal*	Rs. 250/- + GST	Per merchant ID per month (*Note - Post go-live for merchants opting for this service)