

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% + GST	Per transaction	
Discover Financial Cards	2.50% + GST	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 txn	
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
Lost Terminal Charges			
GPRS - Rs. 15000	PSTN - Rs. 9500	MPOS - Rs. 4000	
Optional Charges (Pay Per Use)			
Duplicate backdated statement & FIRC charges	Rs. 200/- + GST	Per MID per month	
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)	
