

A. Steps for Merchant's to get enabled on e-RUPI acceptance

Authorized Merchant's which are currently providing Covid-19 vaccination can be enabled for acceptance on e-RUPI with the help of any Acquiring Banks/Entities with some basic requirements like basic documents and smart mobile phones on which consumers will redeem e-RUPI.

- **Basic steps to enable Merchant's for e-RUPI Program**

- 1) Merchants can reach out to Acquiring Banks/Entities for enablement.
- 2) Acquiring Banks/Entities will guide Merchants for onboarding them on e-RUPI platform.
- 3) Acquiring Banks/Entities requires basic documentation and Smart Mobiles/POS as basic requirements for this program (which may vary according to partner Acquiring Banks/Entities Policies).

Basic Requirement:

- a) Smart Phone and Mobile Number
 - b) KYC details of Merchant Centre (Id and Address Proof etc)
 - c) PAN Certificate
 - d) GST Certificate
 - e) Bank Details like account number and IFSC
 - f) Above all are Basic documents and it may vary according to partner Acquiring Banks/Entities Policies
- 4) Merchants will also have to share the below details for operating e-RUPI Application.
 - a) Number of counter's to be enabled basis Merchant's requirement.
 - b) Number of user's who would be using the application per center (details of those staff is expected who would redeem the e-RUPI. With these login credentials only authorized staff can only redeem e-RUPI)
 - c) Admin user details (details of staff from operations/finance department is expected, who would perform the reconciliation. With the login credentials only authorized staff can extract the Daily MIS on the number of e-RUPI redeem with transactions details like Amount, Status, Timestamp, transactions ID, etc)

Please Note:

For e-RUPI onboarding, Merchants can use existing banking relationships which they hold with any of Acquiring Banks. In case there is no existing banking relation, then Acquiring Banks can guide Merchants for opening a new account and onboarding them on e-RUPI platform.

- Verification and Activation Process

- 1) Post all documents are submitted, the respective Acquiring Banks/Entities team will perform verification as per their merchant onboarding process.
- 2) Once verification is completed, Merchant will be activated as a merchant for e-RUPI acceptance.
- 3) Acquiring Banks/Entities will provide an Android Application that can be installed onto Merchant's Staff Smartphone/Smart POS. The Application installed will have the capability to scan and redeem e-RUPI (both QR & SMS form of e-RUPI).
- 4) Acquiring Banks/Entities will also provide login credentials and a manual for using the application.
- 5) Acquiring Banks/Entities will guide/train the Merchant's staff on how to use the Application.
- 6) Branding of Merchant's for acceptance of e-RUPI is done at time of activation.
- 7) Post this, Private Merchants can start accepting e-RUPI as payment mode for Covid-19 vaccination.
- 8) In case of any issue observed, Merchant's staff can contact Acquiring Banks/Entities official whose details will be shared at the time of activation.

- Reconciliation (How Merchant's will get funds)

- 1) Whenever e-RUPI is redeemed, the status of that e-RUPI redemption will be displayed to the Merchant's staff on the e-RUPI App. Basis the status, Merchants can render service to the customer. In this case, the customer can now get the vaccination shot.

- 2) On successful redemption, the funds will be credited as per the on boarding agreement to the Merchant's account which was provided to the Acquiring Banks/Entities while on boarding Merchant's for e-RUPI acceptance.
- 3) Generally, the funds would be credited into the account on T+1 basis.
- 4) With help of admin login, the staff can login to the Portal/Dashboard provided by Acquiring Banks/Entities where they can extract the Daily MIS on the number of e-RUPI redeemed with transactions details like Amount, Status, Time stamp, transactions ID, etc. for daily reconciliation/settlement purpose. Portal/Dashboard definition may vary according to partner Acquiring Banks/Entities Policies

- Support/Grievance/Dispute Process

- 1) In case of any dispute staff can contact Acquiring Banks/Entities official whose details will be shared at the time of activation.

B. How Merchants can redeem e-RUPI?

- 1) Customer is expected to carry the e-RUPI in digital format to the Merchant when the vaccination dose is scheduled.
- 2) On reaching the centre, the customer has to display the e-RUPI (in the form of QR or SMS) to the Merchant's staff for redeeming the e-RUPI.
- 3) Merchant's staff for scanning the e-RUPI should login onto the Acquiring Banks/Entities provided e-RUPI enabled App.
- 4) Basis the form factor QR/SMS, the staff should select appropriate scanning option.
- 5) After scanning the e-RUPI, details will be populated on the App.
- 6) Merchant's staff is expected to enter the vaccination amount and click on proceed button.
- 7) System will process the request and check whether e-RUPI is valid or expired or already redeem. If all checks are validated, then the customer will receive

the verification code via SMS on the mobile number where e-RUPI creation communication was received to ensure that customer is genuine.

- 8) Customer has to now enter the verification code on the Merchant's Staff Smart Phone where it is prompting for verification code.
- 9) Post submitting verification code, system will validate whether verification code provided is correct or not.
- 10) If verification code is invalid, system will prompt that verification code is invalid and customer can retry with the valid verification code upto 3 times.
- 11) In case verification code is not received, then resend verification code option can be used. Make sure that the device where customer is supposed to receive the verification code has network to receive the SMS.
- 12) On successful validation of verification code, system will initiate request for e-RUPI execution.
- 13) Post successful redemption, the App will display transaction details and status of the transaction.
- 14) Basis the success response, the Merchant's staff should render the service to the customer. In this case the customer can now get the vaccination shot.

C. Roles and Responsibility of Merchant's

- 1) Merchant's Staff where e-RUPI is accepted should well aware of the e-RUPI process.
- 2) In case if customer is not aware about how e-RUPI can be redeemed, then, in that case, Merchant's staff should be capable to handle customer queries.
- 3) Clear instructions should be placed for a customer walking into Merchant's and want to render the service via e-RUPI.
- 4) Merchant's should not accept physical print of e-RUPI.
- 5) Merchant's which are on boarded on e-RUPI platform should not deny customer who want to avail service (in this case vaccination shot) by redeeming e-RUPI.