**Dear Merchant,**

Thank you for choosing E-Billing Solutions Private Limited Payment Gateway Services. Please find enclosed herewith welcome kit with all necessary documents for your perusal and execution along with instructions. If you have any questions/query, please feel free to contact us.

**Documentation Compliance:-**

1. **EBS Application form** :-

Authorized signatory and company stamp on each and every. (Enclosed)

EBS Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS**

**Please note: Each and every proof submitted to EBS must be self attested**.

|  |  |  |
| --- | --- | --- |
| **Checklist (Documents Required)** | | |
| **I** | **Photo Proof - Required 2 copies of each document**   * Passport size photographs * Pan card copy ( Mandatory / Compulsory) * Signature Verification Letter for all the Directors / Partners / Trustees / Proprietor / Karta   From the bank | |
| **II** | **Other Documents (based on type of entity)** | |
| **Sole Proprietorship Firm** | * Proof of Existence/Constitution document   *(Shop Establishment Certificate or Registration Certificate or Trade License or Value Added Tax Registration Certificate).*   * Authorized signatories list with specimen signatures   *(It is mandatory to submit Registration Certificate and the Bank Account name should be in Company's name only (The bank account should not be in the Individual person's name)* |
| **HUF** | * PAN of HUF * Deed of declaration of HUF/List of coparceners * Bank pass-book/bank statement in the name of HUF |
| **III** | A Letter from Bank stating that you are holding current account in this Bank OR Organization name printed cheque of Rs.250/- to E-Billing Solutions Pvt Ltd. | |
| **IV** | Authority letter for CIBIL check.(format attached) | |
| **V** | Undertaking Letter for Products to be sold(format attached) | |

**Check Points for Photo Proof:-**

1. Only Pan Card signature will be accepted. No initials allowed. Pan card Photo, Signature & other details must be adequately clear, duly signed & self-attested.
2. For personal Pan card and Company Pan card acknowledgment receipt will not be acceptable.
3. In case of signature in vernacular language, declaration with notary to be provided.

**Check Points for Company Proof:-**

**Sole Proprietorship:-**

1. All products desired to be sold online should be mentioned in the Registration Certificate.
2. In case of Company proof in regional language, required regional language confirmation letter (or) the same in English on company letter head.

**We would request you to please send us all the documents Self Attested**

**(signature and Company Stamp) Please use the sign which is matching with your ID proof provided.**

**It would take minimum 21 – 30 working days for live activation all payment options after completion of documents and website compliance formalities.**

|  |  |  |
| --- | --- | --- |
| **Check List** | Agree | Disagree |
| EBS Application form Complete | Yes | No |
| EBS Agreement is filled with required information | Yes | No |
| ID proofs provided are clear and visible | Yes | No |
| Required company proofs provided | Yes | No |
| Is your company proof holding the products to be sold in website | Yes | No |
| Letter from bank holds correct name and account number | Yes | No |
| Agree that It will take 21-30 working days after live to activate all payment options | Yes | No |

**Website Compliance:-**

Please do mention below policies in your website to make your account LIVE.

* About Us (Company Profile)
* Terms & Conditions Policy
* Disclaimer Policy
* Privacy Policy
* Cancellation & Refund Policy
* Shipping & Delivery Policy
* Contact Address in contact us link
* At least with one land line telephone number with E mail id in contact us link
* Brief Description about Products / Services with INR Pricing

***As per your Business Model & Request you to please make necessary changes in Sample policies and update it in to your website.***

Kindly make changes as stated above and intimate us to proceed further. After completing Documentation, Website Compliance and Integration, payment options would be made live within 24 - 72 working hours in EBS Platform with Net banking & Cash Card options.

**Checklist to be followed for website compliance confirmation (Mandatory):**

* No changes to be incorporated after website compliance confirmation by EBS, without intimation / approval from relevant EBS authorities.
* For processing the payment gateway services application with respective banks, website should be Live without any dead links. (Not on test / beta server)
* For processing the application with the Banks, website should have updated Home Page, About us & all pre-approved products / services listed in EBS Agreement & application form and Contact us Page with respective Indian contact details with office address and email id.
* Merchant should only use the Flasher code provided by EBS

Merchant should not use PCI compliance Logo unless merchant’s company is PCI certified.

For ex:

* Services (Travels, Educational, donations website, Subscriptions based websites, etc) - no need to send the Shipping policy.
* Donations - Master / Visa (Not Applicable) - need to modify in the mail drafting also.
* Products - All policies are Applicable - no need of changes (if master / visa is not approved, then we need to modify in drafting).

**3. Procedure for activating Live**

* After Website and Document Compliances are done, EBS will activate payment gateway with Axis, Citibank, J&K Bank, Federal Bank, Corporation Bank, Karnataka Bank.
* Net Banking Facility along with ITZ Cash Card, Done Card, I-Cash Card & Diners Card will be activated in 2 working days from receipt of live request and upon completion of Documentation and Website compliance.
* All remaining payment options (viz Credit Card, Debit Card, ICICI Net Banking, HDFC Net Banking, SBI Net Banking & others) will be activated within 30 working days from date of live compliance and upon receiving final approval from the respective banks.

**Schedule of Charges after LIVE Activation**

Any changes in the existing details of Merchant’s payment gateway account with EBS will be charged as follows:

|  |  |
| --- | --- |
| **Changes in existing PG** | **Applicable charges** |
| Domain Change | Rs.2, 000 |
| Name on Credit card statement | Rs.2, 000 |
| Change in Bank Details | Rs.2, 000 |
| Change of Address | Rs.1, 000 |
| Change in Company Name | Rs.1, 000 |
| Change in Filing Status | Rs.6, 000 |
| Re-Activation of Account | Rs.6, 000 |

**Terms and conditions:**

* Above-mentioned Fees has to be paid in advance, in favor of “**E-Billing Solutions Pvt. Ltd.”**
* 12.3% Service tax is applicable on all charges. This will vary from time to time as per the applicable government rules & regulations.
* Charges on changes in filing status are inclusive of all other parallel & necessary changes to be reflected in the account.
* Relevant documents has to be submitted along with the fees to effect changes in the Merchant account with EBS.