

## **kotak.biz**

### Frequently Asked Questions

**1. What is kotak.biz?**

kotak.biz is a one-stop payment acceptance solution designed specifically for business owners. It is available for Android applications through which you can accept digital payments in your store, at the customer's place and online.

**2. How do I download the kotak.biz app?**

You can download the application from the Google Play Store, search for kotak.biz and click on the install button. Currently, we are available only on Android Smartphones.

**3. How can I get new version updates?**

Each time an update is released, you will receive an in-app notification. You need to update the app on a regular basis for an uninterrupted and seamless experience.

To receive an update alert, you must enable the app notifications from your smartphone setting.

**4. What types of businesses can use kotak.biz?**

- Individuals
- Sole Proprietorship

kotak.biz can be used by individual business owners like doctors, dentists, personal fitness trainers, yoga instructors, makeup artists, plumbers, electricians and other professional service providers. Businesses including retail, groceries, supermarkets, pharmacies, hotels, restaurants, coffee shops etc. can also use kotak.biz to collect payments on the go

**5. How do I contact your Customer Support?**

kotak.biz has the functionality of in-app service request. Please follow the steps mentioned below and get your queries resolved:

- Tap on the 'Question Mark' icon in the top right corner of the Home Screen
- Select "Report an issue"
- Raise the request specific to the query
- Service requests status will be updated automatically

Absolutely hassle-free and convenient

## 6. What services are available on kotak.biz?

kotak.biz is a power-packed payment collection app. Here's a list of things you can do on the app:

- Collect contactless payments from your customers – Using Bharat QR, Tap on Phone, and SMS pay.
- Record cash transactions.
- Create a digital ledger called as 'khaata' so you can maintain the credit balance of customers.
- Raise queries related to your transaction and POS terminal via the app.
- View digital reports anytime.

## 7. What payment modes can be accepted using kotak.biz?

With kotak.biz, you can accept payments from the following:

- UPI
- Bharat QR
- QR sharing
- Tap on Phone
- SMS Pay
- Khaata

## 8. What is Tap on Phone?

Tap on Phone is an NFC based payment acceptance method using which customers can make payments up to Rs. 5000 without entering their ATM PIN by tapping their cards on the back of NFC enabled merchant Android smartphone in the kotak.biz app. Here's how you can use the Tap on Phone Feature

- Open the kotak.biz app.
- On the Home Screen, select 'Tap to collect payment'.
- Enter the amount in the cart.
- Tap on 'Collect' to proceed for payment.
- Select "Tap on Phone" and ask the customer to Tap the NFC enabled credit/debit card on the back of merchant device when prompted.
- Payment status would be displayed.

Simple and convenient.

**9. What is a cash register?**

The cash register option on the app is a mode of recording offline transactions in the app.

**10. What is SMS pay?**

SMS pay is a mode of accepting payments from customers by sending a payment link via SMS, email, or any other social app. Customers click on the payment link and make payment by selecting different payment modes like cards, Net Banking, wallets etc.

**11. What is Khaata?**

Khaata is a mode of payment where a merchant can create a digital ledger for his customers for different time period and can collect payments through various modes once the provided time period for merchant has expired.

**12. What documents do I require to get started with kotak.biz?**

To get on-board the kotak.biz app, you need to be an existing kotak POS Current Account merchant without any Kotak POS machine.

You can get on-boarded instantly without any paper work and activate your account to accept payments via kotak.biz:

- Download the kotak.biz app from Google Play Store.
- Enter your registered mobile number with Kotak Bank and authorised signatory CRN (Customer Relationship Number).
- Follow all the instructions that appear on-screen to activate your account.

**12. How much time does it take to complete on-boarding process?**

For existing Kotak Current Account merchants, onboarding process takes just about 15-20 minutes.

**13. What are the charges for using kotak.biz?**

There are no extra charges for using the basic services of kotak.biz like UPI QR. MDR charges will be shown in subscription page along with Terms & Conditions.

**14. How can I change the App Lock PIN of my kotak.biz account?**

- Open the kotak.biz app.
- Tap on the 'More' icon available on the top right corner, then go to 'Settings'.
- Tap on the 'App Lock PIN' under the security section.
- Enter your current PIN.
- Create your new PIN and then confirm it.
- Tap on the 'Save' button, then click the 'Okay' button.

**15. How can I add a new customer in the app?**

- Open the kotak.biz app.
- Tap on 'More' icon from the top right of the screen to view the menu.
- Tap on the 'Customers' icon, then tap on the + button from the top right corner
- Enter the following details: Name, Mobile, Email Address, Address Line, PIN Code, State, and City.
- Tap on the 'Save' button.

**16. How can I edit the Customer's Profile?**

- Open the kotak.biz app.
- Tap on the 'More' icon from the top right of the screen to view the menu.
- Tap on the 'Customers' button to view the list of all your customers along with their transactions and number of visits.
- Select the customer from the list to view the profile to edit the customer details.
- Except for the mobile number, you can edit the following details: Name, Email Address, Address Line, PIN Code, State, and City.
- Tap on the 'Save' button.

**17. How can I send a receipt to Customers?**

You can send receipts via email or SMS to your customers. Once the transaction is completed, tap on 'Send Receipt' button, then enter the email ID or mobile number and tap on the 'Send Receipt' button.

#### **18. How can I report an issue?**

- Open the kotak.biz app.
- Tap on the 'More' icon from the top right corner, then tap 'Settings'.
- Tap on the 'Help and Feedback' under more section.
- Tap on 'Report an Issue' to enter your issue and select your query.
- Tap on 'Submit' button.
- Our support team will reply to your query on the open thread.
- The status of the query can be tracked from the following path: Select 'Help' from the home page, go to 'Report an Issue' and then go to 'History' to check the status of requests raised.

#### **19. I forgot the login PIN of my kotak.biz app. How can I login?**

If you have forgotten the PIN, then you would need to create a new PIN.

Please Note: The previously used 6-PIN number cannot be used as a new PIN:

- Open the kotak.biz app, tap on the 'Forgot PIN' button.
- You will receive a One-Time Password (OTP), and it will be automatically fetched.
- Enter the new PIN & tap on the tick mark.
- Confirm the new PIN & tap on the tick mark.
- kotak.biz app is now ready to use.

#### **20. My transaction got failed from the app, but money got deducted from customer's account, what to do?**

If the transaction has failed from the app, and the amount is debited from the user's account, then it will be automatically credited back to the user's bank account. In case of queries, please raise a request from the app.

#### **21. How to perform a dynamic QR transaction using UPI?**

- Open the kotak.biz app.
- On the Home Screen, select 'Tap to collect payment'.
- Enter the amount.
- Tap on the 'Collect' to proceed for payment.
- Select 'BharatQR' and ask the customer to scan the app.
- Complete the payment using UPI.

**22. How to add items in the cart?**

- Tap on 'Tap to Collect' button on the home screen
- Next tap on 'Item' and enter the amount of the first item followed by the name of the item
- To increase the quantity of this item, you need to tap on the 'In Cart' on the top and use the + button to increase the quantity
- If you want to add another item to this sale, then tap on the 'X' on the top left corner
- Then tap on 'Add One More Item' option.
- Enter the amount.
- Follow these steps to add as many items required for the sale.

**23. How to perform a static QR transaction using UPI?**

- Open the kotak.biz app.
- On the Home Screen, select 'Bharat QR'.
- Ask the customer to scan the app.
- Complete the payment using UPI.

**24. How to perform Tap on Phone transaction?**

- Open the kotak.biz app.
- On the Home Screen, select 'Tap to collect payment'.
- Enter the amount in the cart.
- Tap on 'Collect' to proceed for payment.
- Select "Tap on Phone" and ask the customer to Tap the NFC enabled credit/debit card on the back of merchant device when prompted.
- Payment status would be displayed.

**25. How to initiate an SMS Pay transaction?**

- Open the kotak.biz app.
- On the home screen, select 'tap to collect payment'.
- Enter the amount in the cart.
- Tap to 'collect' to proceed with payment.
- Select SMS Pay and select the customer from the contact list or add new customer to send payment link.

**26. How to initiate a Khaata transaction?**

- Open the kotak.biz app.
- On the home screen, select the 'tap to collect payment' icon.
- Enter the amount in cart and tap on 'collect' to proceed.
- Click on the 'Khaata' icon and select the customer from contact or add new customer.
- Once customer is selected, open a new Khaata for that particular customer.
- OTP will be sent to customer's mobile number for validation.
- Post successful validation, a new Khaata ledger will be opened for that particular customer.

**27. When will the payments get settled in my account?**

All the settlements will be done on T+ 1 settlement cycle.

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[www.kotak.com](http://www.kotak.com)