**Payment Policy – Destination Vista**

This **Payment Policy** governs all monetary transactions made by users on the **Destination Vista** platform. It outlines the payment methods supported, fee structure, processing protocols, refund charges, and legal responsibilities, ensuring transparency and user confidence across all financial engagements on the platform.

This policy applies to:

* **Users** booking travel packages,
* **Vendors** receiving payments via the platform,
* **Transactions processed through authorized gateways** (e.g., Razorpay).

**1. Accepted Payment Methods**

All payments on Destination Vista are handled via **RBI-compliant payment gateways** and are secured using **SSL encryption** and **PCI-DSS standards**.

We support the following payment modes:

* Credit cards (Visa, MasterCard, Rupay, Amex)
* Debit cards
* UPI (Google Pay, PhonePe, Paytm, BHIM, etc.)
* Net banking (major Indian banks)
* Razorpay Wallet or BNPL services (if enabled)

**Destination Vista does not store or process sensitive payment data** (like card numbers or CVVs) on its servers. All such data is securely handled by the gateway provider.

**2. Transaction Workflow**

* Users must complete the payment process in full to confirm a booking.
* Once payment is successful:
  + A **booking confirmation and tax invoice** will be emailed to the registered email ID,
  + The vendor will be notified via their dashboard or email,
  + The booking ID will be generated for tracking.

In case of payment failure or timeout, no booking will be confirmed, and no amount will be deducted.

**3. Charges and Platform Fees**

**A. Gateway Fee (Razorpay)**

* A **3% gateway processing fee** is charged by Razorpay on every successful transaction.
* This fee is **non-refundable**, even in the event of cancellation or refund (except in payment failure cases where the amount never settles).

**B. Platform Service Fee**

* Destination Vista charges a **service fee** on each successful booking.
* This fee is included in the package price and is automatically deducted from the total paid by the user.
* The service fee helps cover technology, hosting, security, and operational costs.

These fees are **transparently shown on invoices** and included in the breakdown available to vendors and users.

**4. Invoicing and Taxes**

* All payments are accompanied by a **GST-compliant invoice**, which will include:
  + Base package price,
  + Platform service fee (if applicable),
  + Applicable GST or local tax,
  + Payment method reference (e.g., Razorpay UTR or reference ID).
* Vendors are responsible for remitting taxes applicable on their services (as sellers). Destination Vista does not assume tax obligations for vendor-side service delivery.

**5. Payment Restrictions and Monitoring**

Destination Vista reserves the right to:

* **Decline transactions** flagged by fraud detection systems or banks,
* **Temporarily suspend payments** suspected to be linked to chargeback abuse or payment fraud,
* **Blacklist users** engaging in multiple failed or fraudulent payment attempts.

All payment activity is monitored under **RBI regulations and Anti-Money Laundering (AML) norms**.

**6. Refund Handling (Payment-Specific)**

Refunds for cancelled bookings are handled as follows:

* If the refund is approved (as per the Refund Policy), the amount will be returned to the **original payment method** (credit card, UPI, etc.).
* Razorpay’s **3% transaction fee is non-refundable** unless the transaction itself failed.
* Refunds are typically processed within **5–7 business days** of approval.

Destination Vista provides an email notification upon refund initiation and Razorpay sends a confirmation when the funds are credited.

**7. Payment Security**

* All transactions are protected with **AES encryption**, **tokenized checkout**, and **multi-factor authentication** (OTP-based).
* We partner only with **RBI-licensed payment aggregators** to ensure compliance with Indian financial law.
* Regular audits are conducted to assess vulnerability, encryption, and fraud-prevention systems.

**8. Governing Law and Dispute Resolution**

This Payment Policy shall be governed by and construed in accordance with the **laws of India**.

* Disputes related to payment failures, overcharges, refunds, or reconciliation must first be addressed via:
  + 📧 [**support@destinationvista.in**](mailto:support@destinationvista.in)
  + 📞 [Support Number]
* If unresolved within 15 business days, the dispute may be escalated under Indian consumer law and settled under the jurisdiction of courts in **[Insert City – e.g., Mumbai, Delhi]**.

**Contact for Payment Queries**

For any payment-related queries or complaints:

* 📧 [**support@destinationvista.in**](mailto:support@destinationvista.in)
* 📞 **+91-XXXXXXXXXX**
* Response Time: Within **2 business days**