



BCC: BR: 116:511

Date: 14/08/2024

CIRCULAR TO ALL BRANCHES/ OFFICES IN INDIA

Issued by Digital Payments and Issuance Business, BCC. Mumbai

Madam / Dear Sir,

Standard Operating procedure (SOP) to be followed for De-Installation of POS Terminals.

De-installation of POS machine is a major factor adversely affecting our POS business which nullifies the effects of efforts of the field functionaries. In order to prevent de-installation of POS terminals, a structured standard operating procedure (SOP) is being introduced with defined roles and responsibilities of Branch, Region and CPC for de-installation.

As per SOP, Branch official requires to get the feedback from the merchant for highlighting the root cause. The action taken report in response to the De-Installation request duly verified by the Branch Head in prescribed Template to be submitted to the regional office. Subsequently, concerned Region will again analyse the reason for request for de-installation of POS terminal and send the form duly approved and signed by Regional Authority to CPC, Baroda. As per merchant onboarding agreement, merchant has to give prior written notice of 30(thirty) days to the bank for de-installation of POS terminals.

Role of the Branch and Procedure to be followed:

- As and when the Branch receives the request for de-installation of the POS terminals from the merchant, Branch to analyse the reason behind the de-installation request.
- Branch shall communicate with the merchant and efforts to be made to convince the customer to avoid de-installation of the POS terminals.
- If the de-installation request is due to the service-related issues as reported by the merchant, Branch to take up with the respective RMM to coordinate with the terminal service provider to address and resolve the issues to the satisfaction of the merchant.
- Branch to submit the action taken report in response to the De-Installation request in prescribed Template (Annexure-1).
- The action taken report will be verified and approved by the Branch Head. If the Branch head is not available, then Joint Manager may verify and approve. The Branch authority to ensure accuracy and compliance with established procedure.
- Branch to adhere to all applicable Terms and Conditions as per banks issued guidelines in this regard from time to time.
- The Branch to adhere to a TAT of two working days (T+2) for processing de-installation request. This includes the analysis, communication with the merchant, documentation, and submission of Annexure-1 to the Regional Office. Here T is the date on which the merchant has submitted the request to the Branch.

Digital Group

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Role of Regional office and Procedure to be followed:

- RMM (Regional Merchant Manager) will receive the terminal de-installation request from the Branch.
- RMM to analyse the reasons provided for the de-installation of POS terminal considering all factors involved.
- RMM will initiate communication with the merchant to fully understand the reasons for de-installation request. Efforts will be made to convince the merchant and an action taken report will be documented in the prescribed Template (Annexure-1).
- If the de-installation is due to service-related issues as reported by the merchant, RMM will coordinate with the respective terminal service provider to address and resolve the issues to the satisfaction of the merchant.
- RMM will maintain a comprehensive record of the resolution and existing issues related to the terminal requested for de-installation. This information will be documented in the provided de-installation template (Annexure-1).
- RMM will send the non-materialized de-installation request, along with proper justification, duly signed by the DRM/ RM, to CPC - POS Operations, Vadodara.
- Regional offices to adhere to all the applicable Terms and Conditions as per Bank issued guidelines in this regard from time to time.
- The Regional office to adhere to a TAT of two working days (T+2) for processing de-installation request. This includes the analysis, communication with the merchant, documentation, and submission of Annexure-1 to the CPC, Vadodara. Here T is the date at which the Branch has submitted the request to the Regional office.

Role of CPC - POS operations and procedure to be followed:

- CPC team will receive the de-installation request of the terminal with duly signed approval by DRM/ RM of the respective region, along with justification. The team will ensure the proper approval and justification are in place before proceeding.
- CPC POS Operations will debit the de-installation charges, if any, from the Merchant's account in accordance with applicable terms and conditions.
- CPC team will verify and ensure that no outstanding rental payments are due from the merchant before processing the de-installation.
- CPC team will confirm that there is no outstanding chargeback liability for the merchant from BOBCARD (formerly BFSL).
- CPC team will accept the de-installation request and promptly send the same to the Payment Processing Partner (PPP) - BOBCARD (formerly BFSL).
- CPC to adhere to all applicable Terms and Conditions as per Bank issued guidelines in this regard from time to time.
- The CPC team will adhere to a TAT of two days (T+2) for processing the de-installation request. Here T is the date on which the request is received to CPC from Regional office.
- CPC will circulate a daily summary status to all field functionaries, providing an update on the de-installation requests and their current status.



Applicable De-installation charges:

S No	Particulars	Charges	Effective date
1	Android POS	750	15-October-2024
2	GPRS POS	650	

All the branches/regions are advised to take careful note of the SOP with immediate effect. We also advise to follow the aforesaid Standard operating procedure (SOP).

It is aimed at adding more convenience to the merchants. We understand that such process will further enhance the customer satisfaction and encourage merchants to use our POS for fulfilling their banking needs.

Sheetal.K.V

K V Sheetal
Chief General Manager
Head, Digital Channels and Operations

Encl: Annexure-1

[Handwritten initials]

bob World Merchant - POS Surrender Application Form


Merchant Details and De-installation Request:

Merchant Establishment Name :											
Merchant Account Number :											
De-Installation Address :										PIN	
Name of the contact person :						Mobile No:					
Registered Email id :											
Merchant MID						POS TID					

Reason/s for Surrender:

- Service related issues
- Up-gradation of Terminal
- Higher MDR/Rental Charges
- Any other*

*Please Specify: _____

I/We hereby acknowledge that the above information is correct. I/we agree to pay de-installation charges and outstanding rental dues if any. I/We agree to all the applicable terms and conditions of the Bank for surrendering of POS terminals.

Date: / /

Place: _____

Signature and Name with proper stamp
of Proprietor / Partners / Directors / Authorized Signatory

Acknowledgement – POS terminal De-installation (To be filled by Bank)

Name of the Merchant: _____

Merchant Account Number: _____

Merchant's MID: _____ POS TID: _____

We appreciate your association with Bank of Baroda as a valued merchant. This is in regard to your request for POS surrender. Feel empowered to connect with us anytime for your needs; we're dedicated to supporting you at every stage of your journey.

Name of the Branch:		Stamp and Signature of the Bank
Receiving Officers Name:		
Date of Receipt:		

Branch Recommendation

General Declarations:

1. Applicable De-Installation/rental and any other charges will be deducted from Merchant account.
2. To ensure that merchant must return the machine after de-installation in good condition, with normal wear and tear accepted.
3. To make the settlement of any outstanding dues related to POS services is mandatory before de-installation.
4. We declare that we have complied with all applicable Terms and Conditions as per banks issued guidelines in this regards from time to time.
5. We declare that the signature of the authorized person(s) are verified and found correct as per bank record.
6. We declare that we have contacted the merchant to analyse the reason for De-Installation.

Branch Action on De-Installation Request: _____

Branch Recommendation: We recommend de-installation as per details over leaf on following grounds

- Service related issues.
- Up-gradation request of the terminal.
- Higher MDR/Rental charges
- Any other, Please specify _____

Date: / /

Signature of the branch official (with seal)

Place: _____

Name: _____ EC No. and Designation: _____

RO Recommendation

1. We declare that we have contacted the merchant to analyse the reason for De-Installation.
2. We declare that we have complied with all applicable Terms and Conditions as per banks issued guidelines in this regards from time to time.

RO's action on De-Installation Request: _____

RO Recommendation: We recommend de-installation as per details over leaf on following grounds

- Service related issues.
- Up-gradation request of the terminal.
- Higher MDR/Rental charges
- Any other, Please specify _____

Date: / /

Signature of the RMM

Signature of DRM/RM (With Seal)

Place: _____

Name: _____

Name _____

EC No: _____

EC No: _____

For CPC POS Operations Use

De-installation charges not applicable

De-installation charges are applicable and deducted Rs. _____

1. We declare that we have complied with to all applicable Terms and Conditions as per banks issued guidelines in this regards from time to time.

2. TID Number _____ de-installed on _____ . _____

Date: / /

Signature of the Officer

Signature of Head CPC/Deputy Head

Place: _____

Name: _____

Name _____

EC No: _____

EC No: _____