Summary of Product and Service Information (RIPLAY) — General Version

Institution	:	PT Bank OCBC NISP Tbk ("OCBC")	Product Type	:	Service
Product Name	:	Merchant Solution (Acquiring)	Product Description	:	A solution for Merchants to support the acceptance of card-based transactions via EDC, QRIS, and Online Acquiring.
Currency	:	IDR			

Key Features of Merchant Solution (Acquiring)

Solutions	:	1. *Electronic Data Capture* (EDC) Acceptance of transactions at physical (in-store) locations via EDC. EDC features include: -Sales transaction processing (sales) -Cancellation of a transaction before it is processed or settled (void) -Cancellation of a transaction after it has been processed or settled (refund) -Installment facility for transactions using OCBC credit cards (installment) -Temporary credit limit hold to be used as a deposit so that the transaction can proceed (pre-authorization), using OCBC credit cards as well as non-OCBC credit cards, for certain business sectors (pre-authorization). Example: hospitality. *2. QRIS* Acceptance of transactions using dynamic QRIS via EDC, as well as static QRIS via stickers. *3. Online Acquiring* Acceptance of transactions at online stores/e-commerce, through the following business models: -Direct partnership between the Merchant and the Bank (facilitator) -Integration via a Payment Gateway (aggregator) Features available: sales, installment, and recurring payments.	Settlement & Reporting	:	1. Settlement Payment to the Merchant is made on a T+1 business day. 2. Card & QRIS transaction report: The transaction report is delivered to the Merchant on T+1 calendar day.
Card Types Accepted (by principal)	:	VISA, Mastercard, GPN for EDC & QRIS VISA, Mastercard for Online Acquiring			

Fees

Fees

***Merchant Discount Rate* (MDR)* Debit Card**

Solution	Card Type	Merchant Category	MDR
EDC	GPN OCBC (On-Us)/Debit Domestic	Regular	0,15%
		Education	0,15%
		SPBU (fuel station)	0,15%
		G2P, P2G, Donation***	0%
	GPN other than OCBC (Off-Us) /Debit Domestic	Regular	1%
		Education	0,75%
		SPBU (fuel station)	0,5%
		G2P, P2G, Donation***	0%

Solution	Card Type	MDR
Online Acquiring**	Visa Debit	2,5%
	Mastercard Debit	2,5%

Merchant Discount Rate (MDR)* Credit Card

Solution	Card Type	MDR
EDC	Visa Credit	2%
	Mastercard Credit	2%
Online Acquiring**	Visa Credit	2,5%
	Mastercard Credit	2,5%

* MDR is calculated on the processed transaction amount.
**MDR does not include per-transaction fees charged by the Payment Gateway.
*** Donations in the form of social help/support.

EDC Rental Fee - Android EDC

Solution	Harga
EDC	Rp300.000/EDC/month

***Merchant Discount Rate* (MDR)* QRIS**

Solution	Merchant Category	MDR
QRIS	Micro business (UMI) with transaction amount <=Rp500.000,00	0%
	Micro business (UMI) with transaction amount>Rp500.000,00	0,3%
	Small (UKE) / Medium (UME) / Large (UBE) Business with transaction amount ≤ Rp100.000,00	0%
	Small (UKE) / Medium (UME) / Large (UBE) Business with transaction amount > Rp100.000,00	0,7%
	Education with transaction amount ≤ Rp100.000,00	0%
	Education with transaction amount > Rp100.000,00	0,6%
	Fuel Station (SPBU) with transaction amount ≤ Rp100.000,00	0%
	Fuel Station (SPBU) with transaction amount > Rp100.000,00	0,4%
	Public Service Agency (BLU), Public Service Obligation (PSO) Government-to-People (G2P), e.g. social assistance/donations (must be in the name of a Foundation/Social Organization), People-to-Government (P2G), including Tax, Passport, and Non-profit	0%

* MDR is calculated on the processed transaction amount.

Benefits

1. The Merchant can accept payments via EDC machine, QRIS, and Online Acquiring.
2. Every transaction is recorded in real time, facilitating business monitoring.

Risks

1. There is a risk of transaction misuse, such as unauthorized use of a card or QRIS, which may cause losses to the Merchant in accordance with the applicable regulations.
2. Disruptions or misuse of the EDC machine or the Online Acquiring system may result in failed or delayed transactions.

Requirements and Procedures

You must complete the following requirements:

1. You must already have an OCBC Bank account.
2. Photocopy/scan of the personal ID card (KTP) for individual businesses, or the KTP of the business owner for corporate entities; Tax ID (NPWP); passport and immigration documents (for foreign nationals); Business Identification Number (NIB)/TDP; business license (SIUP/equivalent); photos of the business location; and, for corporate entities, the deed of establishment/amendment and the Ministry of Law decree.
3. Fill in and sign the Merchant Registration Form.
4. Sign the Merchant Terms and Conditions.
5. Sign the Cooperation Agreement (PKS) where there is a specific arrangement, including any promotional program and/or a specific MDR rate.

You may submit inquiries and complaints through:
Tanya OCBC: 1500-999 or +62 21 2650 6300 (from abroad)
email : tanya@ocbc.id

Simulation

Example simulation for a Merchant in the "Regular" category for card transactions via EDC:

Merchant Category : Reguler
Solution : EDC
Merchant Business : Daily necessities store

1. Simulation of the MDR borne by the Merchant per card transaction amount:

Card Type	MDR(%)	Transaction amount (IDR)	MDR Amount (IDR)	Disbursed Amount (IDR)
OCBC GPN Debit	0,15%	Rp 100.000	Rp 150	Rp 99.850
VISA Debit (Off-Us)	1%	Rp 1.000.000	Rp 10.000	Rp 990.000
Mastercard Credit	2%	Rp 1.000.000	Rp 20.000	Rp 980.000

2. Simulation of rental fee for 1 (one) EDC per month at IDR 300,000

Month	EDC	Rental Fee per Month
Januari	1	Rp 200.000
Februari	2	Rp 600.000
Maret	5	Rp 1.500.000

Example simulation for QRIS transactions by Merchant Category:

Merchant Category	MDR(%)	Transaction amount (IDR)	MDR Amount (IDR)	Disbursed Amount(IDR)
UMI	0,3%	Rp 505.000	Rp 1.515	Rp 503.485
UMI	0%	Rp 280.000	Rp -	Rp 280.000
UKE/UME/UBE	0,7%	Rp 150.000	Rp 1.050	Rp 148.950
UKE/UME/UBE	0%	Rp 100.000	Rp -	Rp 100.000
Education	0,6%	Rp 105.000	Rp 630	Rp 104.370
Education	0%	Rp 80.000	Rp -	Rp 80.000
Fuel Station (SPBU)	0,4%	Rp 200.000	Rp 800	Rp 199.200
Fuel Station (SPBU)	0%	Rp 80.000	Rp -	Rp 80.000

Additional Information

1. The prospective Merchant will be contacted by OCBC for data verification and the signing of the Merchant Form.
2. The EDC installation process and online service configuration will be assisted by a partner designated by OCBC.
3. The Merchant's transaction data is processed in accordance with OCBC's Privacy Policy and the laws and regulations on Personal Data Protection. The Privacy Policy can be accessed at https://www.ocbc.id/id/kebijakan-privasi.

Disclaimer (important, please read):

1. You hereby declare that you have read, received an explanation of, and understand the Merchant Solution (Acquiring) in accordance with this Summary of Product and Service Information ("RIPLAY"), and that you are aware of, understand, and accept all consequences of the product, including all benefits, risks, and fees attached to it.
2. This RIPLAY is for informational purposes only, is not intended as an official offer of a product, and is not part of the account opening application. You are still required to read, understand, and sign the account opening application. If there is any discrepancy between this Summary and the agreement and/or terms and conditions relating to the Merchant Solution (Acquiring), including the terms and conditions contained in the Merchant Terms and Conditions ("Terms and Conditions"), then the Terms and Conditions shall prevail.
3. The information contained in this RIPLAY is valid from the document's print date until the next amendment.
4. OCBC reserves the right to reject your product application if it does not meet the requirements and applicable laws and regulations.
5. You are required to carefully read this RIPLAY before agreeing to open the Acquiring service, and may contact OCBC for any further questions regarding the Merchant Solution (Acquiring) contained in this RIPLAY.
6. This RIPLAY has been adjusted in accordance with the provisions of laws and regulations, including those of the Financial Services Authority (OJK).

PT Bank OCBC NISP Tbk is licensed and supervised by the Financial Services Authority (OJK) & Bank Indonesia, and is a participant in LPS (deposit insurance) coverage.

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