Summary of Product and Service Information (General Version)

Issuer Name	:	PT Bank OCBC NISP Tbk ("OCBC")	Service Type	:	QRIS Transaction Acceptance Service used by Merchants (Merchant Application)
Service Name	:	OCBC Merchant	Service Description	:	OCBC Merchant is a mobile-based application used by business owners to register their businesses as OCBC QRIS Merchants and receive payment transactions from Buyers through QRIS.
Currency	:	IDR			

Key Features of OCBC Merchant

Services on the Application :

1. Merchant onboarding

Users can submit their business registration as an OCBC QRIS Merchant through the OCBC Merchant application. Once the registration is approved and the applicable requirements have been fulfilled, the Merchant may use all features available in OCBC Merchant.

2. Displaying QRIS Merchant Presented Mode (MPM)

· Static QRIS: The Merchant displays a QR code that can be scanned by the Buyer. After scanning the QR code, the Buyer enters the payment amount through a payment application that supports QRIS and then completes the payment.

· Dynamic QRIS: The Merchant enters the payment amount in the OCBC Merchant application and displays the generated QR code. The Buyer scans the QR code and completes the payment according to the amount shown.

3. Providing real-time QRIS payment notifications:

· Displaying real-time information and the latest transactions at the selected outlet.

· Users can switch to another outlet they own to view transaction information for the selected outlet.

· Users can view the total daily transaction revenue.

4. Providing information on transaction history and fund disbursements to the Merchant's account:

· Users can view the transaction history of their outlets.

· Users can view the disbursement history of revenue received at their outlets.

· Users can activate the date filter feature to view transactions and disbursements made on the relevant dates.

5. Managing products and catalogs

· Users can register product stock (add, update, and delete products), which will be applied to their outlets.

· Users can use products and catalogs and display the total payment amount based on the products ordered for QR payment transaction processing.

Transaction Limit : The maximum QRIS transaction amount that can be accepted through OCBC Merchant is IDR 10,000,000 per transaction.

Fees

QRIS Transaction Fee (Merchant Discount Rate/MDR):

Each successfully processed QRIS transaction will be subject to a Merchant Discount Rate (MDR) fee in accordance with the applicable Merchant category and transaction amount. The MDR fee is calculated based on the transaction amount. The Bank will deduct the MDR fee from the transaction amount before crediting the net funds to the registered Merchant account. The MDR rates for each category of Merchant are set out in the following table:

Solution	Merchant Category	MDR
QRIS	Micro Enterprise (UMI), transaction amount ≤ IDR 500,000.00	0%
	Micro Enterprise (UMI), transaction amount > IDR 500,000.00	0,3%
	Small Enterprise (UKE), Medium Enterprise (UME), and Large Enterprise (UBE), transaction amount ≤ IDR 100,000.00	0%
	Small Enterprise (UKE), Medium Enterprise (UME), and Large Enterprise (UBE), transaction amount > IDR 100,000.00	0,7%
	Education, transaction amount ≤ IDR 100,000.00	0%
	Education, transaction amount > IDR 100,000.00	0,6%
	Public Fuel Filling Station (SPBU), transaction amount ≤ IDR 100,000.00	0%
	Public Fuel Filling Station (SPBU), transaction amount > IDR 100,000.00	0,4%
	Public Service Agency (BLU), Public Service Obligation (PSO), Government to People (G2P), such as social assistance/donations (must be under the name of a Foundation/Social Organization), People to	0%

Note: MDR is calculated based on the processed transaction amount.

Benefits

1. Makes it easier for Merchants to receive payments from Buyers through QRIS.
2. Real-time notifications for QRIS transaction receipts
3. Makes it easier for Merchants to monitor transaction and disbursement history.
4. Enables Merchants to submit QRIS registration applications digitally through the application (digital onboarding).
5. Reduces the need for Merchants to provide cash as change for Buyers paying using QRIS.
6. Reduces the risk of losses from receiving counterfeit cash.

Risks

1. Risk of application misuse: Unauthorized parties may misuse access to the OCBC Merchant application or conduct transactions without permission.
2. Risk of system or network disruptions: Internet network disruptions, system issues, or use of an outdated application may cause certain features to not function optimally. For example, transaction history may not be displayed, QRIS information may not be updated, or payment notifications may be delayed.
3. Risk of transaction or fund disbursement issues: Disruptions in transaction processing or fund disbursement may cause funds not to be received in the Merchant's account within the expected time. If an issue occurs, the Merchant can check the transaction status and disbursement history through the OCBC Merchant application. If the issue remains unresolved, the Merchant may contact the Bank through the available service channels.

Requirements and Procedures

To use OCBC Merchant, you must meet the following requirements:

1. Maintain an active OCBC account for as long as you remain an OCBC Merchant.

For enquiries, requests for information, or complaints relating to OCBC Merchant, you may contact the Bank through the following channels:

Telephone: TANYA OCBC: 1500-999 (available 24 hours)

2. Submit identity documents and supporting documents according to the type of business:
- Sole proprietorship: a copy of the business owner's ID card (KTP).
- Business entity: identity documents of the business owner or other required parties, as well as business legality documents in accordance with the Bank's requirements, such as Taxpayer Identification Number (NPWP), Business Identification Number (NIB)/Company Registration Certificate (TDP), business license, photos of the business premises, deed of establishment/amendment, Ministry of Law decree, and other relevant documents.
- Foreign business owner: identity and immigration documents as required by the
3. Log in using the mobile phone number registered in the Bank's system when submitting the application to become a Merchant.

4. Read and agree to the General Terms and Conditions of the OCBC Merchant Application and the General Merchant Terms and Conditions when logging in to the OCBC Merchant application for the first time (first-time login).

Email: tanya@ocbc.id, daily from 08:00 to 21:00 WIB.

Simulation

If a Buyer makes a transaction at an OCBC Merchant, the simulation of funds credited to the Merchant's account is as follows:

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
Pendidikan	0,6%	Rp 105.000	Rp 630	Rp 104.370
Pendidikan	0%	Rp 80.000	Rp -	Rp 80.000
SPBU	0,4%	Rp 200.000	Rp 800	Rp 199.200
SPBU	0%	Rp 80.000	Rp -	Rp 80.000

Note:
- The MDR fee is calculated based on the Merchant category.
- The funds credited to the Merchant's account are the funds remaining after deduction of the MDR fee.

Additional Information

1. The OCBC Merchant application may only be used by business owners who have registered and been approved by the Bank as OCBC Merchants

2. The Business Owner is fully responsible for granting access in the OCBC Merchant application to Stores and Cashiers.

3. On-us transactions completed after 23:59:59 Western Indonesian Time (WIB) will be recorded on the following calendar day. An on-us transaction occurs when the Buyer uses a card and/or QRIS application provided by the same bank that acts as the Merchant's Acquiring Bank.
Off-us transactions, where the Issuer Bank differs from the Merchant's Acquiring Bank, will be processed in accordance with the policies and processing schedules of the relevant Issuer Bank.

Disclaimer (important to read):

1. You hereby declare that you have read, received an explanation of, understood, and acknowledged the products and/or services of OCBC Merchant as set out in this Product Information Summary ("RIPLAY"), and that you are aware of, understand, and accept all consequences of the products, including all benefits, risks, and applicable fees.

2. This RIPLAY is provided for informational purposes only and is not intended to constitute an official offer of any product and/or service. In the event of any discrepancy between this Summary and the agreement and/or terms and conditions relating to the product and/or service (the "Agreement"), the Agreement shall prevail.

3. The information contained in this RIPLAY is valid from the document printing date until the next amendment.

4. OCBC reserves the right to reject and discontinue your product and/or service if you do not meet the applicable requirements and laws and regulations.

5. You must carefully read this RIPLAY before agreeing to access the product and/or service. You may contact the Bank if you have any further questions regarding OCBC Merchant as described in this Summary.

6. This RIPLAY has been prepared in accordance with applicable laws and regulations, including the regulations of the Financial Services Authority (Otoritas Jasa Keuangan/OJK).

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PT Bank OCBC NISP Tbk is licensed and supervised by the Financial Services Authority (OJK) and Bank Indonesia, and is a participant in the Indonesia Deposit Insurance Corporation (LPS) guarantee program.