

## SAMPOERNA MOBILE MERCHANT

### Definition

1. Sampoerna Mobile Merchant (SMM) is a Bank Sahabat Sampoerna's banking service application that allows merchants to register and manage payments via QRIS.
2. Merchants are sellers/business owners selling products and services online or offline.
3. User is a seller/business owner who utilizes the Sampoerna Mobile Merchant application and has registered according to the terms and conditions set by Bank Sampoerna.
4. Buyer is an individual who makes purchases from a merchant.
5. User ID is a personal information used to log in to Sampoerna Mobile Merchant.
6. QRIS (Quick Response Code Indonesia Standard) is a QR Payment Code managed by Bank Indonesia for the Indonesian payment system to make the QR Code transaction process easier, faster, and affordable. QRIS is an *UNGGUL* (Universal, Easy, Profitable, and Instant) payment solution for buyers and merchants.
7. Dynamic QR Code is a unique and changing QR code for each transaction accompanied by nominal information, so the buyer does not need to type in the transaction amount. Dynamic QR codes can be displayed via the Sampoerna Mobile Merchant application.
8. Static QR Code is a fixed QR code that does not change and is unique for each Merchant, but the buyer needs to type in the transaction amount. Static QR codes can be obtained by contacting Bank Sahabat Sampoerna via e-mail at [callcenter@banksampoerna.com](mailto:callcenter@banksampoerna.com).
9. NMID is a merchant identification number.
10. TID is a merchant terminal identification number.



## **FAQ**

**1. How to apply for QRIS in Sampoerna Mobile Merchant?**

Merchants can register independently using the Sampoerna Mobile Merchant application, available for download from Play Store (Android) and App Store (IOS) or through Bank Sahabat Sampoerna branches.

**2. What are the requirements to become a Merchant of Bank Sahabat Sampoerna?**

- a. Identity Card (KTP).
- b. NPWP (Taxpayer Identification Number).
- c. Have an active savings/current account at Bank Sahabat Sampoerna.
- d. Have an active phone number and e-mail address that have been registered when opening an account.
- e. Other supporting documents for business information, such as name and place of business, photos of the location of the business, complete address, and additional business information.

**3. Why are Merchants required to open an account at Bank Sahabat Sampoerna?**

So that Merchant can receive funds in real-time for QRIS transactions via Bank Sahabat Sampoerna accounts.

**4. Can Merchants use Bank Sahabat Sampoerna accounts on behalf of other people?**

For registration as an individual Merchant, the account used must be in the name of the Merchant owner.

**5. Can corporate Merchants utilize an Individual saving account owned by one of the company's directors?**

According to regulations, corporate Merchant/business entity must use an account in the name of the corporation/business entity and is not permitted to use one of the directors' accounts.

**6. What types of accounts can Merchants use as QRIS transaction holding accounts?**

The account must meet following criteria:

- a. Account in the rupiah currency



- b. Transactional account and can be withdrawn at any time without any specific time limit
- c. Active account status

**7. What fees are charged to the Merchant for QRIS transactions?**

Each transaction via QRIS incurs an MDR (Merchant Discount Rate), a fee that must be paid by the Merchant and is determined by Bank Indonesia.

**8. How much is the MDR Fee charged to the Merchant for QRIS Transactions?**

- 1) Regular Merchant
  - a. Micro Business
    - ≤ Transaction Rp100.000 = 0%
    - > Transaction Rp100.000 = 0,3%
  - b. Small, Medium, and Large Businesses = 0.7%
- 2) Special Merchant
  - a. Education = 0.6%
  - b. Gas Stations, Public Service Agencies, Public Service Obligation = 0.4%
  - c. Government to People (Social Assistance), People to Government (Tax, Passport, and Donations) = 0%

**9. What are Merchant Category?**

Merchant category is a classification of Merchants based on their assets or turnover level. Based on the QRIS specifications issued by the standard agency, the Merchant categories are:

Categories	Asset	Turnover	MDR
UMI (Micro Business)	0-Rp50 million	0-Rp300 million	0,3%
UKE (Small Business)	>Rp50 million-Rp500 million	>Rp300 million-Rp2,5 trillion	0,7%
UME (Medium Business)	>Rp500 million-Rp10 trillion	>Rp2,5 trillion -Rp50 trillion	
UBE (Big Business)	>Rp10 trillion	>Rp50 trillion	



**10. What if the Merchant wants to add a store or change store data?**

To add stores that are registered to receive Sampoerna Mobile Merchant services or change store data, Merchant can send data via e-mail: [callcenter@banksampoerna.com](mailto:callcenter@banksampoerna.com).

**11. Why do Merchants not receive OTP when they forget their password or user ID?**

To receive OTP, make sure you have an active phone credit, as well as the cellphone number used is the number registered at Bank Sahabat Sampoerna.

**12. What should Merchant do if an unauthorized individual uses their account?**

Merchants can apply for blocking by calling the Bank Sahabat Sampoerna Call Center at 1500 035.

**13. Is there a limit for a QRIS transaction?**

The maximum nominal value per transaction determined by Bank Indonesia is Rp10,000,000 (as of 1 March 2022, per 24/1/PADG/2022).

**14. How can the Merchant requests a copy of the transaction history?**

Merchants can access transaction history on the mutation menu in the Sampoerna Mobile Merchant application.

**15. How to make a refund?**

Transactions can be refunded by utilizing the refund button in the Sampoerna Mobile Merchant application.

**16. Why is the QR transaction fund I received incomplete?**

According to Bank Indonesia regulations, each QRIS transaction will incur an MDR fee, the amount of which was revealed when you enrolled for the first time (please refer to point 8 and 9).

**17. Is there a cashback program for QRIS?**

Bank Sahabat Sampoerna's QRIS cashback program is accessible via the Sampoerna Mobile Banking application.

**18. Can the QRIS application be rejected, or will it always be approved?**

If the data you submit is incorrect, your QRIS application may be rejected. The applicant will be notified via e-mail to resubmit valid data.

**19. Is there a minimum deposit balance in the SMM application?**

The balance in the SMM application will be automatically linked to Sampoerna Mobile Banking. Merchants are advised to immediately top up a minimum of Rp10,000 after registering and activating SMM so that they can receive funds when consumers pay using QRIS.

**20. Can BSS assist if the buyer declares a transaction successful but the Merchant does not receive the funds?**

We advise that the merchant request proof/photos of successful transactions from the buyer so that if there's a complaint about funds not being received, Bank Sampoerna can assist in carrying out further investigation.

### **Settlement and QRIS Merchant Transaction Information**

**1. Does the Merchant have to do settlement?**

The bank will carry out settlement automatically, so Merchant do not need to carry out settlement.

**2. How does the Merchant know that the payment from the buyer has been successful?**

Merchant can view the main menu of the SMM application or transaction history

**3. How does the Merchant download the transaction mutation summary?**

Merchant can download a summary of transaction mutations via Sampoerna Mobile Banking application