Frequently Asked Questions (FAQs):

Product Features:

Q1. What is "SBI Buddy Merchant" App?

"SBI Buddy Merchant" App is State Bank of India's Mobile Wallet for Merchants and Sub-Merchants to accept/collect payments from their customers against sale of goods and services. The money so collected can also be transferred to the Merchant's linked current account with SBI.

Q2. What is the difference between a Merchant and a Sub-Merchant?

A Merchant collects money from the consumers directly or through a Sub-Merchant for credit to his wallet account whereas a Sub-Merchant collects money on behalf of the Merchant for credit to Merchant's wallet account. The Sub-Merchant cannot transfer money to the linked Bank account as this facility is only available to the Merchant.

Q3. What are the features of the "SBI Buddy Merchant" app?

The following services will be available for Merchants on State Bank "Buddy Merchant" App:

- Payments – Collect/Accept payments for goods / services sold.

- Refunds – Initiate refunds to customers.

- Transfer funds – Option to transfer funds from wallet to merchant's bank account with SBI.

- My Transaction history – view status of all transactions executed through the app

- My Payment requests – view all pending payment requests yet to be accepted/ rejected by the consumers.

- Manage Sub-Merchants – Authorize/enable Sub-Merchants to collect/accept payments on behalf of the Merchant.

The following services will be available for Sub-Merchants on "Buddy Merchant" App:

- Payments

- My Transaction

- My Payment request

Q4. How do I download the "SBI Buddy Merchant" App?

You need an active internet service (2G / 3G / 4G / Wi-Fi) to download and use "SBI Buddy Merchant".

Visit the Apple App store or Google Play store depending on the Operating System (Android/IOS) and search using the keyword "SBI Buddy Merchant". You can click on install and download the app.

Q5. How do I access my app after downloading it from the App store/ Play store?

You would need to register yourself first using the app.(Refer Q11 for details)

Q6. Do I need a minimum eligibility to register for the services?

To be eligible to register as a Merchant on "SBI Buddy Merchant", you need to be an Indian National and have a valid mobile number. Also, you should be using either Debit Card linked to your Current Account/ Saving Bank Account or be using Corporate Internet Banking (Khata/Saral)/ Retail Internet Banking.

For Sub-Merchant registration, the minimum eligibility is that you need to be an Indian National and have a valid mobile number.

Q7. Do I need to be SBI Bank customer?

Yes, you need to have SBI Current account or Saving Bank Account, to register on "SBI Buddy Merchant" app.

Merchants not having an account with SBI will not be able to register.

To open a Current Account/ Saving Bank Account and for further information, please visit our website: https://www.sbi.co.in/portal/web/home/apply-online-

[form](#) and visit any of our branches to complete the Know Your Customer (KYC) formalities.

Q8. Is there any charge for registering on "SBI Buddy Merchant" app?

"SBI Buddy Merchant" is a free app and there are no charges for registration of the app. However, since the app uses internet services, the charges for internet data as charged by the mobile operator shall apply.

Q9. I am a user of "State Bank Buddy", Can I have "SBI Buddy Merchant" app also on my mobile?

No. You cannot have both the apps on the same mobile number. You will have to close your State Bank Buddy Wallet account before registering for "SBI Buddy Merchant". Alternatively, you can use two different mobile numbers to be able to use both the apps. However, for using "SBI Buddy Merchant" please ensure that your mobile number is registered in the current/saving bank account maintained with the Bank.

Q10. Are there any charges for using the various services of the app?

For all collection transactions, merchants will be charged an MDR of 1.5% (exclusive of taxes) on every transaction through State Bank Buddy wallet. For other services like transfer to account, no fee will be charged.

Sign-Up

Q11. How do I register for "SBI Buddy Merchant" app?

If you are a Merchant, you can sign up/register as per the following options:

1. Registration through Internet Banking,

2. Registration through Debit Card.

- **Registration through Internet Banking :**
- Download the "SBI Buddy Merchant" app
- Click on the "Sign Up" and register yourself as Merchant
- Select the option Internet Banking Customer as per the user type i.e. Vyapar, Vistaar, Khata Plus, Saral/ Khata, Personal Banking Customer, e-DFS/ Supply Chain Finance.

- On selecting User type, you will be redirected to Internet banking portal where you have to enter your Internet banking credentials (Login User Id & Login password) and click **Login**.

- Upon successful validation select the relevant Current/Saving Bank account number and click on **Submit**

- Now, select your Customer Identification File (CIF) number and click on **Continue**

- In next screen validate your Current/ Saving Bank Account number/ CIF number and click **Continue**

- Please enter the OTP sent to your Mobile phone and click on **Submit**.

- On successful verification, you will receive an SMS.

- In the next screen, your name and mobile number will be displayed and you will be prompted to enter key information like email ID and select the industry classification from drop down (Please choose "Others") and Click on **Confirm Details**.

  - On the next screen, Please set a 4-digit Numeric PIN. The PIN **should not** be sequential or repetitive numbers e.g., 1234 or 6789 or 1111 or 7777.

- Re-enter the PIN to Confirm.(Please memorize this PIN and do not share it with anyone as this would be required every time you use the app)

  - Please choose a Security Question from dropdown menu and type the answer to the security question

  (Please remember the security question and the answer, as it would be required when you forget PIN and need to set a new PIN)

- Accept terms & conditions.

- Please enter the OTP sent to registered mobile number to enable login.

- **Registration through Debit Card:**

  i. Download the "SBI Buddy Merchant" app.

ii.   Then select the option "Sign Up" and register yourself as Merchant.

iii.   Please select the ATM option displayed on the screen.

iv.   On selecting ATM option, the following details will have to be entered - Card Number, Expiry Date, CVV, Name, PIN etc.

v.   Select the CIF number and click on continue.

- On successful verification, you will receive an SMS.

- In the next screen, your name and mobile number will be displayed and you will be prompted to enter key information like email ID and select the industry classification from drop down (Please choose "Others") and Click on **Confirm Details**.

- On the next screen, Please set a 4-digit Numeric PIN. The PIN **should not** be sequential or repetitive numbers e.g., 1234 or 6789 or 1111 or 7777.

- Re-enter the PIN to Confirm.(Please memorize this PIN and do not share it with anyone as this would be required every time you use the app)

- Please choose a Security Question from dropdown menu and type the answer to the security question

(Please remember the security question and the answer, as it would be required when you forget PIN and need to set a new PIN)

- Accept terms & conditions.
- Please enter the OTP sent to registered mobile number to enable login.

Manage Sub-Merchants

Merchant can also authorize Sub-Merchants to register on the app and enable collection/acceptance of payments through them.

Q12. How do I add Sub-Merchants on "SBI Buddy Merchant" app?

- Please log into the "SBI Buddy Merchant" app and select Manage Sub-Merchants option on the home screen. New Sub-Merchants can be added using the option "**Add**"

- Enter the mobile number of the "Sub-Merchant" to be added and select the role as Sub-Merchant. **Submit** the request.

- **Unique enrolment code** is sent via SMS to your registered mobile number. Share this code with the Sub-Merchant. The remaining process will be completed at the Sub-Merchant's end.

Q13. How does sub merchant access the "SBI Buddy Merchant" app?

- Sub-Merchant receives an SMS notification and downloads the "SBI Buddy Merchant" app on his mobile.
- On the Sign Up screen, the following Options will be displayed- Merchant/Sub-Merchant.
- Sub-Merchant selects Sub-Merchant option, and enters the unique enrolment code shared by the Merchant ,along with the following information:
  a. First Name
  b. Last Name
  c. Email ID
  d. Date of Birth
  e. Set PIN - Please set a 4-digit Numeric PIN. The PIN **should not** be sequential or repetitive numbers e.g., 1234 or 6789 or 1111 or 7777.Re-enter the PIN to Confirm.(Please memorize this PIN and do not share it with anyone as this would be required every time you use the app)

  f. Confirm PIN
  g. Please choose a Security Question from dropdown menu and type the answer to the security question

     (Please remember the security question and the answer, as it would be required when you forget PIN and need to set a new PIN)

  h. Accept terms & conditions.

Sign-In

After acceptance of terms and conditions, the Sub-Merchant is redirected to the Sign In page where the Mobile number is displayed and the Sub-Merchant will have to enter the OTP sent for first time Sign In.

Q14. Where do I need to go to sign in for the app?

You can sign in on the app by following simple steps:

- Open the "SBI Buddy Merchant" app downloaded on the phone

- Enter your PIN and login

Q15. I downloaded the app and registered successfully, but I could not login to the app and was given an error. What should I do?

Please re-try logging in after some time. You can login with the PIN which you created by tapping on the "Sign In" option.

Q16. I am trying to launch the app after downloading it from the Play Store / Apple App Store, however the app is not responding or crashes frequently. What do I do now?

If your app unexpectedly quits, stops responding or won't open, then try the following:

- Make sure you have an active working data plan on your carrier's network or Wi-Fi connectivity with internet access.
- Close the app and restart it again
- Close all the running apps and try reopening the app again
- Turn off your device and switch it on. Now launch the app
- Make sure you are using the latest version of the app
- If you are still unable to login successfully, delete and reinstall the app.

Q17. The app says invalid PIN. How do I login now?

If you see an error saying PIN is incorrect, please try the following:

- Make sure that your caps lock key is turned off
- Call our helpline number 18004253800 or 1800112211.

Q18. What do I do if I forget my PIN?

You can follow the below steps to retrieve your PIN:

- After opening the app, tap on the Forgot PIN link

- Select your security question (opted during the registration process) and provide answer to that question

- Temporary PIN will be sent via SMS

- Enter the new PIN of your choice to start accessing the app.

If you don't remember your security question / answer, please follow the below mentioned instructions:

- Drop in a mail to contactcentre@sbi.co.in from you registered email ID requesting for a temporary PIN through SMS.
- A temporary PIN will be sent on your mobile number registered for the Wallet service.
- Once you receive the temporary PIN, click on 'Forgot your PIN?' link on the application and enter temporary PIN, New PIN, Confirm New PIN and click on "Submit".

- If the inputs are correct, your new PIN will be set and you can use the Wallet services with your new PIN.

Payments

Q19. What is Payments facility?

Payments facility allows Merchants or Sub-Merchant/s to initiate requests for accepting/ collection of payments from consumers who have access to SB Buddy. This is done by entering the Consumer's mobile number or by scanning consumer QR code on the "SBI Buddy Merchant" app. Alternatively, Merchant can receive the monies through the payment requests initiated by the consumer as well - by scanning of Merchant QR code or by inputting Merchant/Sub-Merchant's mobile number.

Q20. How can a Buddy Consumer pay to an "SBI Buddy Merchant"?

Consumers can pay through the following three modes:

- Payments initiated by Consumer

- Payments initiated by Merchant

- Payments initiated by Sub-Merchant

1. **Payments initiated by the Consumer**

(i) **Using the Merchant/Sub-Merchant's Mobile Number**

- Merchant/Sub-Merchant builds order and proceeds to check out
- Merchant/ Sub-Merchant generates the bill / invoice (outside the merchant app)

- Customer enters Merchant/Sub-Merchant's mobile number and the bill amount on his Buddy app.

- Merchant/Sub-Merchant's name will be displayed. Consumer to click on Continue to complete the transaction at his end.

- A payment success SMS notification will be sent to the "SBI Buddy Merchant" as well as the customer.

(ii) **Using Merchant's QR Code**

- Merchant/ Sub-Merchant builds order and proceeds to check out
- Merchant/ Sub-Merchant generates the bill / invoice (outside the merchant app)
- Customer to scan QR code displayed on "SBI Buddy Merchant" app or on sticker placed at merchant location

- Customer wallet scans the QR Code and recognizes/ populates Merchant details. Customer enters bill amount and PIN and confirms payment on his mobile phone.
- A payment success SMS notification will be sent to the "SBI Buddy Merchant" as well as the customer.

2. Transactions initiated by the Merchant

(i) Using the Customer's Mobile Number

- Merchant builds order and proceeds to check out
- Merchant generates bill / invoice and clicks on Payments link on the " SBI Buddy Merchant" app
- Merchant keys in customer mobile number, bill amount, PIN and sends payment request to customer
- Customer receives notification to pay for the merchant request on his Buddy app
- Customer enters PIN and confirms payment on his Buddy app
- Merchant receives payment success notification via SMS on "SBI Buddy Merchant" app

(ii) Using Customer's QR Code

- Merchant builds order and proceeds to check out
- Merchant generates bill / invoice and clicks on Payments link on the "SBI Buddy Merchant" app
- Merchant scans QR code displayed on customer Buddy app for identification
- Merchant enters bill amount , wallet PIN and sends payment request to customer
- Customer receives an SMS notification to pay for the payment request initiated by the Merchant
- Customer clicks on My Payment Requests link on his Buddy app and enters PIN to confirm payment on his mobile phone
- Merchant receives payment success notification on his "SBI Buddy Merchant" app

3. Transactions initiated by the Sub-Merchant

(i) Using the Customer's Mobile Number

- Sub-Merchant builds order and proceeds to check out
- Sub-Merchant generate bill / invoice and clicks on Payments link on the "SBI Buddy Merchant" app

- Sub-Merchant enters customer mobile number, bill amount, PIN and send payment request to customer
- Customer receives a notification to pay for the payment request initiated by the Sub-Merchant on his Buddy app
- Customer enters PIN and confirms payment on his Buddy app
- Sub-Merchant receives an SMS payment success notification on his" SBI Buddy Merchant" app
- Merchant will also receive a notification on his app for all payment transactions initiated by the Sub-Merchant.

(ii) **Using Customer's QR Code**

- Customer builds order and proceeds to check out
- Sub-Merchant generates bill / invoice and clicks on Payments link on the "SBI Buddy Merchant" app
- Sub-Merchant scans QR code displayed on customer mobile for identification
- Sub-Merchant enters bill amount, wallet PIN and sends payment request to customer
- Customer receives an SMS notification to pay for the payment request initiated by the Sub-Merchant
- Customer clicks on My Payment Requests link on his Buddy app, enters PIN and confirms payment on his mobile phone
- Sub-Merchant gets payment success notification on his" SBI Buddy Merchant" app
- Merchant will also receive notification on his app for all payment transactions initiated by the Sub-Merchant.

Q22. How to access the QR Code to be displayed at Merchant locations?

After successful registration is completed, a QR code will be visible on top of the home screen (Alongside the displayed balance amount). This QR Code can be saved on the Merchant's mobile by tapping on the save icon. A print of this QR code can be displayed at the Merchant location to enable Consumers to scan the same in order to make payments.

Q23. Is there a fee associated with accepting payments through "SBI Buddy Merchant" app?

Merchant will be charged 1.5% on transaction amount for every collection/acceptance transaction done through the app. **All transactions are exempted from fees/charges up to 31st January 2017.**

The following <u>Incentivization cum fee Structure</u>* has been devised for Merchants:

	Buddy Merchant (1)	Silver Merchant (2)	Gold Merchant (3)	Diamond Merchant (4)	Platinum Merchant (5)
Joining Bonus	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-
Total Buddy Transactions (In a Month)	< =Rs.10,000	Rs.10,000-25,000	Rs.25,000 – 50,000	Rs.50,000-1,00,000	Rs.1,00,000+
Transaction Rewards (As % of Total Transactions)	---	@1.20% of the total transactions	@1.50% of the total transactions	@1.70% of the total transactions	@2.00% of the total transactions Max. Rs.10,000 per month

*Above Incentivization cum Fee Structure applicable for the period 01.02.2017 to 30.04.2017 only.

The above mentioned rewards given to the Merchant/s will be part of Bank's promotional and marketing initiatives.

Q24. Are there any specified limits for transactions?

Present Limits per wallet**	Merchant with SBI Current Account	Merchant with SBI Saving Account
Minimum wallet balance at any point of time	No Limit	No Limit

	50,000/-	20,000/-
Maximum balance at any point of time	50,000/-	20,000/-
Maximum number of transaction per day	No limit	No limit
Total Transaction (Merchant Payment transactions)		
- Daily Limit	50,000/-	20,000/-
- Monthly Limit	No Limit	50,000/-
Fund transfer to Linked Bank Account		
- Daily Limit	50,000/-	20,000/-
- Monthly Limit	No Limit	50,000/-

**All limits are subject to revision from time to time.

Transfer Funds

Q25. What is 'Transfer Fund' facility?

Transfer to Account facility enables the merchant to transfer money from his wallet to his linked SBI current account.

Q26. Where do I go on the App to transfer funds?

Click on Transfer Funds icon from the Dashboard. Enter amount, last 4 digits of your linked account, IFSC Code and Account Type is displayed. Click on **Continue**; Enter the 4-digit PIN to confirm the transaction. Money will be transferred to your SBI account.

Q27. Are there any Fees or Charges for Transfer of Funds from Wallet to the Bank Account?

Buddy encourages the customers to make most of their transactions through the Mobile Wallet. Therefore, no charges will be applied when Merchant transfers money from wallet to his linked Bank account.

Refunds

Q28. What is 'Refunds' facility?

Refunds facility enables the merchant to initiate refund of completed transactions to the State Bank Buddy wallet consumer. This will be useful to resolve any disputes/double payments etc.

Q29. How to initiate refunds on the app?

Click on Refunds icon on the Dashboard.

Enter the transaction Id (TID – can be seen on My Transactions) and click on search. Verify customer and transaction details. Currently only full Refund feature has been enabled. Amount will be pre-populated and cannot be edited. Enter PIN to confirm refund transaction. Money will be refunded to State Bank Buddy wallet consumer successfully.

Q30. Are there any Fees or Charges for Refunds from "SBI Buddy Merchant app" to State Bank Buddy?

No.

Q31. Is the original MDR fee charged to Merchant be refunded in case of refund transaction?

No, the fee for performing the original transaction will not be refunded as this is a transaction processing charge levied for a successful transaction.

Q32. What are the facilities available to the Sub-Merchant?

Sub-Merchant will have restricted access. Sub-Merchant can Request Payment, Accept Payment, View Self-Transactions etc. All payments accepted by the Sub-Merchant will be credited to the Merchant's wallet.

Reports

Q33. How do I view my transaction history?

After successful authentication post login or transaction completion, transaction details are available in My Transaction section on Dashboard. Only last two transactions can be seen on dashboard. To see all the transactions, please tap on 'My Transactions' on the dashboard screen and detailed transaction history will be available for viewing.

Q34. How can I change my PIN once I have set it for my wallet?

You can navigate to the "My Account" screen and subsequently 'Change PIN' screen, where you will be prompted to enter the following fields:

- Current PIN
- New PIN.
- Confirm New PIN

- You can enter the Current PIN and a New PIN to replace it. The PIN has to be a 4-digit number only.

 If the PIN is not being accepted by the system, please check for the following and try again

- Sequential number: For e.g. 1234 or 6789 are not allowed
- Repetitive: For e.g. 1111 or 7777 are not allowed
- Should not be same as last three PIN.

Q35. What do I do if I have any queries?

In case of any queries / suggestions / feedback, you can log into the "SBI Buddy Merchant" app and go to the Help & FAQ section. There you can choose the relevant category and sub-category to seek answers to your queries. You can call Bank's Contact Centre at **18004253800 or 1800112211.** Alternatively, you can also drop in a mail to contactcentre@sbi.co.in