



No. 1-9/BBF/TM/Credit Cards/103

Dated: 02-12-2016

To

All Heads of Telecom Circle/Distt/Project/Mtce/Factories/Training Centres
BSNL

SUBJECT: General Guidelines for installation/operation/maintenance of EDC/Swipe Card Machines by Banks for payment of BSNL Bills.

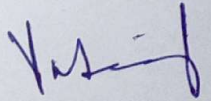
1. In line with Government of India drive for more cashless transactions and cash crunch due to demonetization of some Indian currency notes, the general guidelines for installation/operation/maintenance of EDC/Swipe Machines for payment of BSNL bills at collection counters, by swiping credit /debit cards, are enumerated below for necessary action:
2. It is suggested that existing CMS bankers/ allotted Bankers for each circles may please be contacted for installation of swiping machines at Cash Counters. Circles are requested to enter into agreements taking care of guidelines, broadly, mentioned herein.
3. Such allotted bankers to circle may be provided with list of locations where circles feel the necessity of installations of EDC/Card swipe machines for collection of BSNL Bills. These machines may be sim operated and landline operated.
4. Service charges to be claimed by Banks in consideration of providing for their services for various types of Debit/Credit cards may please be negotiated with allotted CMS Bankers.
5. Necessary safe guards should be discussed with the banks for non-usage of hot cards. BSNL will take no liability for any fraud happening due to hot cards or non-hot cards.
6. BSNL will not be held responsible for stolen data from Cards at any point of time. Circles have to make arrangements on their own for accounting of remittance of funds, reconciliation and integration of Card swipe machines.
7. These machines should be installed at Cash Counter being operated for collection of bills.
8. Any disputes by the customer regarding non-credit of his/her payments should be resolved with the banks immediately.
9. The Banks shall bear all maintenance and installation and integration expenses and cost of consumables. BSNL circles should exercise safekeep, control & use of EDC/Swipe machines so that no unauthorised transaction can be made. BSNL shall provide Landline connectivity and educate staff.
10. BSNL shall deduct TDS, if applicable. Service Taxes will be payable, if any.

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11. In Case of delay of payments collected by the bank beyond the negotiated time shall be charged with interest at 18% p.a. Necessary MIS as desired by the circles should be obtained from the banks.
12. Detailed instructions relating to process flow should be issued by circles to all concerned for smooth functioning.
13. Bank should remit the entire amount collected into the designated BSNL bank account without deduction of service charges.
14. Under no circumstances, bank should be allowed to withhold or refuse total or partial payment to BSNL.
15. There should be proper system for reconciliation of failing transactions.
16. The Banks shall provide necessary training to the staff of BSNL at all the places where Card machines has been installed without any cost to BSNL.
17. Banks should not use BSNL name without written permission from BSNL and any such permission if given by the circle should be for promoting BSNL payment of bills only.
18. Bank will not use data of customer for sale, purchase, store for any purpose.
19. While entering agreement with the bank at circle level, necessary term & conditions to safeguard BSNL interest may please be referred to.


(Y N SINGH)
GM (BFCI)

Copy to:

IFA(s) of all Telecom Circle/Distt/Project/Mtce/Factories/Training Centres for information and necessary action please.