1. Terms & Conditions

Last Updated: August 11, 2026
Welcome to **BlikPay**! These Terms and Conditions ("Terms") govern your access to and use of the website, mobile applications, and B2B fintech services provided by **PayStorePe Supermarket Pvt Ltd** ("Company", "BlikPay", "we", "us", or "our").
By registering as a Merchant, Area Sales Manager (ASM), or Agent, you agree to be bound by these Terms.

1. Account Registration & e-KYC Compliance

- **Eligibility:** You must be a legally registered business entity or sole proprietor operating in India (e.g., Kirana store, pharmacy, Jan Seva Kendra).
- **e-KYC Submission:** Merchant account activation is subject to successful completion of electronic Know Your Customer (e-KYC) verification, including PAN, business location proof, and government identification.
- **Accuracy:** You agree to provide accurate information and immediately update any changes to your business details.

2. Services Provided

BlikPay acts as a technology platform connecting merchants to authorized banking and financial networks to facilitate:

1. **UPI-to-Cash (UPI ATM):** Cash withdrawal services via dynamic QR generation.
2. **AEPS Services:** Aadhaar-enabled cash withdrawal, balance inquiry, and mini-statements (Phase 2).
3. **Payout & Settlement Engine:** Transfer of wallet funds to linked bank accounts.

3. Merchant Responsibilities & Cash Disbursement

- **Cash Handover:** For every successful UPI-to-Cash or AEPS withdrawal transaction, the merchant is strictly required to disburse the exact physical cash amount to the customer immediately upon receiving wallet credit confirmation.
- **Anti-Fraud Obligations:** Merchants must not engage in fraudulent, unauthorized, or artificial transactions. Any suspicious activity will lead to immediate wallet freezing and legal escalation.
- **Device Security:** Merchants using AEPS must ensure all biometric scanners (Morpho, Mantra, Startek, etc.) comply with UIDAI STQC security norms.

4. Sales Representative (ASM) Mapping

- Merchants onboarded via an Area Sales Manager (ASM) must provide a valid ASM_ID during registration. Commissions earned by ASMs are auto-calculated and credited based on active merchant transaction volumes.

5. Intellectual Property

All logos, branding, trademarks (including the BlikPay logo), software, and platform code are the exclusive property of **PayStorePe Supermarket Pvt Ltd**.

2. Privacy Policy

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PayStorePe Supermarket Pvt Ltd ("BlikPay") is committed to protecting the privacy and security of your personal and financial data. This Privacy Policy explains how we collect, use, and safeguard information across the BlikPay B2B Portal.

1. Information We Collect

- **Personal & Identity Data:** Full name, PAN card details, Aadhaar details (processed in compliance with UIDAI regulations), phone number, email address, and address proof.
- **Business Information:** Shop name, business type, geo-location data, and bank account details for settlement payouts.
- **Transaction Data:** Transaction IDs, timestamps, amounts, and wallet balances logged via double-entry ledger systems.
- **Device Data:** IP address, device hardware specs, biometric driver status (for AEPS), and app logs.

2. How We Use Your Information

- To process e-KYC and onboard merchants compliant with RBI and NPCI standards.
- To facilitate UPI-to-Cash, AEPS, and payout transfers.
- To calculate and distribute commission splits between Merchants, ASMs, and BlikPay.
- For fraud prevention, audit logging, and legal compliance.

3. Data Protection & Security

- **Encryption:** All API communications are secured using **TLS 1.3** encryption and Webhook HMAC signature verifications.
- **Data Storage:** Financial ledgers are maintained in ACID-compliant PostgreSQL databases with strict access controls.
- **Third-Party Sharing:** We do not sell your data. Data is shared strictly with banking partners, API vendors (UPI ATM, AEPS, Payout gateways), and regulatory authorities when mandated by law.

3. Refund & Cancellation Policy

Last Updated: August 11, 2026

Because **BlikPay** provides real-time financial settlement, UPI-to-Cash withdrawals, and wallet payouts, transaction processing is near-instantaneous. This policy outlines rules regarding failed, pending, or disputed transactions.

1. UPI-to-Cash & AEPS Transactions

- **Completed Transactions:** Once a dynamic QR code is scanned, payment is debited from the customer's bank account, and the Merchant's BlikPay Wallet is credited, the transaction is deemed **Final**. The merchant is obligated to hand over cash. Refunds are not applicable for successfully disbursed cash.

- **Failed Transactions (Customer Debited, Wallet Not Credited):** If money is debited from the customer's UPI app/bank account but the merchant's BlikPay wallet does not receive credit within 5 minutes, the amount will be automatically refunded to the customer's original source account by the NPCI/Remitter Bank within 24 to 48 hours.
- **Cash Not Handed Over:** If a merchant's wallet is credited but physical cash is not handed over, BlikPay reserves the right to reverse the wallet credit or freeze the equivalent amount pending investigation.

2. Wallet Payouts & Bank Settlements

- **Incorrect Bank Details:** BlikPay is not responsible for funds settled into incorrect bank accounts if the merchant provided wrong details during onboarding.
- **Payout Delays:** In case of IMPS/NEFT gateway downtime, payouts may remain in a "Pending" state. Once resolved, the payout will either process or roll back into the merchant's BlikPay Virtual Wallet.

3. Contact & Dispute Resolution

For transaction disputes, chargebacks, or technical issues, please reach out to our Operations Desk:

- **Company Name:** PayStorePe Supermarket Pvt Ltd
- **Brand:** BlikPay
- **Email:** support@paystorepay.in
- **Helpdesk Hours:** Monday – Saturday | 9:00 AM – 7:00 PM IST