

RIPLAY – Danamon Merchant QR Service

Publisher	:	PT Bank Danamon Indonesia Tbk	Service Type	:	Payment acceptance using QRIS issued by Bank Danamon.
Service Name	:	Merchant QR Danamon	Service Description	:	The Danamon Merchant QR Service enables Merchants to accept cashless payments from customers through the scanning of QR codes, in compliance with national QRIS standards. This service is accessible via the Danamon QR Application, which is compatible with Android smartphones.
Currency	:	Rupiah			

Key Features

This service allows Merchants to accept digital payments using Danamon QR codes compliant with QRIS. Merchants access the Danamon QR Application on Android devices using a 10-digit Merchant ID and 6-digit PIN sent via SMS. The app supports secure, real-time payment processing and transaction management.

- Universal QRIS Acceptance:** Accepts payments from all QRIS-enabled payment applications, including but not limited to OVO, GoPay, Dana, LinkAja, and various mobile banking apps.
- Real-Time Transaction Monitoring:** Merchants receive immediate notifications for each successful transaction.
- Comprehensive Transaction History:** Access to detailed daily transaction records to facilitate reconciliation and financial management.
- Static & Dynamic QR:** Merchants can generate both static and dynamic QR codes for flexible payment acceptance.
- PIN Security:** Secure access to the application via Merchant ID and PIN, with functionalities for PIN change and reset.
- Cross-Border Payment Acceptance:** Supports QR payments from select countries (Thailand, Singapore, Malaysia) under the QRIS Cross-Border.

Fee Structure

All transactions processed through the Danamon Merchant QR Service are subject to a Merchant Discount Rate (MDR), deducted prior to settlement in accordance with prevailing regulations. The MDR rates, effective as of December 1, 2024, are as follows:

Merchant Type	Category	%MDR
Reguler	Micro Business (UMI) – Transaction up to Rp 500.000	0%
	Micro Business (UMI) – Transaction above Rp 500.000	0,3%
	Small (UKE), Medium (UME), and Large (UBE) Business	0,7%
Special	Education	0,6%
	Public Fuel Stations (SPBU)	0,4%
	Government to People (G2P), People to Government (P2G)	0%

* Note: MDR rates are subject to change in accordance with regulatory updates

Benefits	Risks
<p>In addition to being able to receive payments using QR Codes from all types of payment source applications such as OVO, GoPay, Dana, LinkAja, as well as other applications that have obtained QRIS authorization, as a Danamon QR Merchant also receive other benefits such as:</p> <ol style="list-style-type: none"> 1. Real-time transaction notifications. 2. Practical transaction settlement process 3. Easy cash flow monitoring and management. 4. Acceptance of payments from abroad (Thailand, Singapore, Malaysia) through the Cross-Border feature. 	<p>As a payment service, the Danamon Merchant QR Service possess the following risks:</p> <ol style="list-style-type: none"> 1. Communication, network, and system disruptions may occur from either Bank Danamon's side or the Merchant's side, causing the PIC to be unable to receive transactions and access the Danamon QR Application. In this case, the PIC can verify the internet connection available on their phone or contact Hello Danamon and/or a Bank Danamon branch for further investigation regarding the issue encountered. 2. There is a possibility that QR payment funds may not be credited to the PIC's account, therefore the PIC is required to check transactions through the QR Danamon App and ensure that the transaction receipt presented by their customer shows a successful status and matches the notification received through the QR Danamon App.
Requirements and Procedures	
<p>A. Merchant Registration Terms</p> <p>Kategori Nasabah yang bisa mendaftar menjadi <i>Merchant</i> Layanan QR Danamon:</p> <ol style="list-style-type: none"> 1. New or existing customers (Indonesian/WNI or foreign nationals/WNA). 2. Merchants must have Bank Danamon account for settlement purposes, with the account name matching the Merchant's PIC. 3. Customers must pass CDD/EDD processes as per branch regulations. 4. For Merchant with legal entity, the settlement account must be in the entity's name. If not available, an account in the name of an authorized officer at Bank Danamon is permissible, provided supporting documentation is submitted. 5. Applies to businesses providing goods, services, places of worship, donation-receiving organizations, and others. 6. Applies to customers (both individuals or organizations) with savings and/or current accounts (CASA) in Rupiah only; foreign currency accounts are not permitted. 7. Applies to joint accounts with 'AND' or 'OR' status. <p>For foreign nationals, acquisition staff must ensure the following:</p> <ol style="list-style-type: none"> 1. Valid stay and work permits (no reference letters allowed). 2. Business operation permit. 3. Other documents required for individual or corporate account opening. <p>All required documents must be complete before Merchant registration.</p> <p>B. Merchant Registration Process</p> <p>Danamon QR Merchant registration can currently only be done through Bank Danamon branches. The following points must be noted regarding registration as a Danamon QR Merchant:</p> <ol style="list-style-type: none"> 1. Customers are required to first complete and sign the Registration Form and must read, understand, accept, and sign the General Terms and Conditions to register their business as a Danamon Merchant(s). 2. Customers must attach a photocopy of their identity card (e-KTP), Tax Identification Number (NPWP) (optional for individual business merchants), and additional information and/or documents related to the Merchant(s) being registered. 	

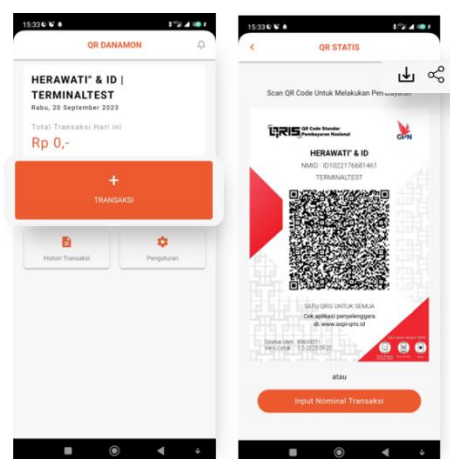
3. Bank Danamon will assess the application according to the criteria set by Bank Danamon before approving the Danamon QR Merchant Service registration, including rejecting applications if any Merchant registered by the PIC is included in the blacklist managed by the authorized institution in accordance with applicable laws and regulations.
4. If the Danamon QR Merchant registration is approved, the PIC will receive a Merchant ID and PIN to log in to the QR Danamon App via SMS to the registered PIC mobile phone number.

Service Simulation

Merchants can accept transactions using two types of QR codes: Static and Dynamic.

A. Static QR Transactions

For transactions using Static QR, the Customers can make payments by scanning the QR Sticker available at the Merchant using their payment source application (mobile banking or e-wallet that has been authorized by QRIS from the Regulator).

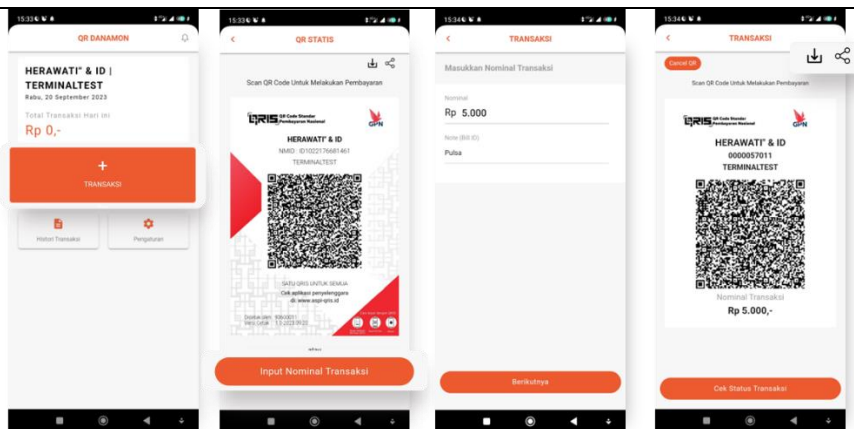


If the payment has been successfully made through the customer's payment application, a notification will appear on the QR Danamon App along with the transaction details showing the Customer's Name, the payment application used, and the transaction amount (as shown in the image above).

B. Dynamic QR Transactions

The steps that a Merchant must take to receive transactions with Dynamic QR through the Danamon QR Application are:

1. Select the **" + Transaction "** button and enter the nominal amount to be paid by the Customers.
2. If the nominal amount is correct, the Dynamic QR creation process can be continued.
3. In the QR Danamon App, a Dynamic QR will appear which can be scanned by the Customers.
4. If the payment has been successful, a notification will appear on the QR Danamon App along with the successful transaction details containing information such as the Customer's Name, the payment application used, and the transaction amount.



Additional Information

A. Domestic and Cross-Border QRIS Transactions

1. The payment limit using QR at the Merchant is IDR 10,000,000 per transaction without any daily or monthly transaction limits.
2. All funds obtained from payments using the QR Code scanning mechanism, after deducting MDR, will be credited to the registered settlement account as follows:
 1. Fund transfer for transactions conducted up to 14:00 will be credited to the Settlement Account on the same day.
 2. Fund transfer for transactions conducted after 14:00 will be credited to the Settlement Account on the next business day (H+1).
3. PIC is advised to verify and reconcile the transaction data in the QR Danamon App with the amount of funds received in the registered account. Successful QR transactions at the Merchant can be viewed in real time on the QR Danamon App.
4. Merchants can receive cross-border payment transactions through the QRIS Cross Border feature for all Merchants registered using the Danamon QR service. Bank Danamon will credit successful cross-border payment transaction funds to the Merchant's settlement account in Rupiah at the transaction amount displayed to the Merchant at the time of the transaction after deducting the MDR fee.

B. Notes

For security in using the QR Danamon App, Danamon QR Merchants are advised to:

1. Not disclose confidential information related to the Merchant(s) and personal data to unauthorized parties.
2. Secure their mobile phones to prevent misuse by unauthorized persons.
3. Change their PIN regularly and avoid using easily guessed number combinations.
4. Log out from the QR Danamon App when it is no longer in use to prevent unauthorized financial transactions.
5. Immediately contact Bank Danamon if suspicious activity related to the Danamon QR Application or transactions conducted via QR Code occurs.

C. Data Changes and Service Termination

1. Danamon QR Merchants may request changes to Merchant QR data or service termination by completing and signing the Data Change and Service Termination Form ("**Formulir Perubahan Data Merchant dan Penutupan Layanan Merchant QR Danamon**") available at Bank Danamon Branches and submitting the signed form to the branch.
2. In the event of termination of the Danamon QR Merchant Service, the Merchant acknowledges that after termination, they will no longer be able to accept payments using Danamon QR or access the QR Danamon App.



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D. Complaints

1. Complaints from the PIC regarding the Danamon QR Merchant Service can be submitted by contacting Hello Danamon at 1-500-090 or via email at hellodanamon@danamon.co.id.
2. The complaint handling procedure refers to the General Terms and Conditions for Accounts and Banking Services, which can be accessed at <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>.

E. Others

1. The Bank is obliged to inform any changes to the benefits, fees, risks, terms, and conditions of this Service through letters or other means in accordance with applicable terms and conditions. Such notification will be provided 30 business days prior to the effective date of the changes.
2. Additional information regarding fees, benefits, and risks can be accessed through the official Bank Danamon website or through:
 - a. All Bank Danamon Branches
 - b. Hello Danamon at 1-500-090 or email hellodanamon@danamon.co.id.

Disclaimer:

1. The bank may reject service applications if requirements and regulations are not met.
2. Customers must carefully read this Danamon Merchant QR Service Information Summary and have the right to ask bank staff about any related matters.

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Document Print Date
10/06/2025