## TRANSACTION PROCESSING CHARGES, MANDATE CHARGES for Online Fees Payment through Eduplus Campus ERP Portal using Billdesk Payment Gateway

Category	Sub-Category	Charges
Credit Card	Visa, Mastercard, Rupay	0.90% of customer payment amount
Credit Card	American Express, Diners	2.0% of customer payment amount
Debit Card	Visa, Mastercard	0.90% of customer payment amount
Debit Card	Rupay	Nil
UPI	UPI	Nil
Internet Banking	Retail, Corporate	Rs.18 per transaction for Axis Bank, HDFC Bank, ICICI Bank, Kotak Mahindra Bank and State Bank of India
		Rs.15 per transaction for all other banks
Wallets and Prepaid Cash Cards	Telecom Wallets, Private Wallets, Prepaid Instruments	2.00% of customer payment amount
EMI Based Payment	Visa, MasterCard Credit Card, Debit Card, Bank Account, NBFC, etc.	1.00% of customer payment amount
EMI Based Payment	Amex & Diners Credit Card	2.0% of customer payment amount
Electronic Bill Presentment & Payment	Internet Banking, Mobile Banking, Wallets etc.	Rs. 7
SI Mandate Registration Fee	UPI, Cards, eNACH	Rs. 5
SI Monthly Mandate Management Fees [per Mandate]	UPI	Rs 25
SI Txn Processing Fees	Visa, Master, Rupay Credit Card	1.00% of customer payment amount
SI Txn Processing Fees	Amex & Diners Credit Card	1.60% of customer payment amount
SI Txn Processing Fees	Visa, Mastercard Debit Card	0.90% of customer payment amount
SI Txn Processing Fees	Rupay Debit Card	Nil
SI Txn Processing Fees	UPI	Nil
SI Txn Processing Fees	eNACH	Rs 5

## Other Terms, Explanations:

- (a) GST and other tax / taxes if any applicable, will be charged in addition.
- (b) The transaction-processing fee is based on the current level of interchange/clearing house charges/Partner Bank charges. Any additional charges levied by these entities now or any time in future for processing of such transactions or on account of failed transactions etc. will be charged to the Entity in addition to the above mentioned transaction processing fee.
- (c) The rights to change the transaction charges are with respective Banks / Payment Gateway.
- (d) These Charges mentioned above are collected by respective Banks / Payment Gateway as a TRANSACTION PROCESSING CHARGES.