



Product and/or Service Information for EDC & QRIS PT Bank Central Asia Tbk

The Merchant has read and understood the product and/or service information for BCA EDC & QRIS as stated on the website www.bca.co.id and in the Merchant Data Form. BCA has confirmed the Merchant's understanding of the product and/or service information for BCA EDC and QRIS.

Terms and Conditions for Merchants of PT Bank Central Asia Tbk ("BCA")



A Definitions

- BCA** means PT Bank Central Asia Tbk.
- Merchant** means a party that accepts transactions using Cards, Electronic Money, and/or other sources of funds through the facilities or media determined by BCA.
- Debit Card** means a payment instrument in the form of a card, which can be used to pay for a transaction, where the cardholder's obligation is immediately fulfilled by deducting the transaction amount from the cardholder's deposit account at either a bank or a non-bank institution authorized to collect funds according to applicable laws and regulations.
- Electronic Money** means a payment instrument characterized by the following:
 - it is issued based on pre-deposited funds with the issuer;
 - the monetary value is electronically stored on a server or a chip; and
 - the funds stored in the electronic money account managed by the issuer do not constitute deposits as defined in the law governing banking;or other characteristics as specified in Regulations issued by Bank Indonesia concerning Electronic Money. Electronic Money can take the form of Server Based Electronic Money and/or Card Based Electronic Money.
- Server Based Electronic Money** means an application-based Electronic Money denominated in rupiah, which can be used to make payments by debiting the funds stored on the server of the Electronic Money issuer, including all types of application-based Electronic Money issued by BCA or other Electronic Money issuers.
- Card Based Electronic Money (Prepaid Card)** means a card-based Electronic Money denominated in rupiah, which can be used to make payments by debiting the funds stored therein, including all types of Prepaid Cards issued by BCA or other Prepaid Card issuers.
- Credit Card** means a payment instrument in the form of a card, which can be used to pay for transactions and/or make cash withdrawals, where the cardholder's payment obligation is fulfilled in advance by the acquirer or issuer, and the cardholder must repay the amounts either in full (as with a charge card) or by installment at the agreed time.
- Card** means a Debit Card and/or Credit Card issued in either physical or virtual form.
- Account** means an account in the name of the Merchant or another party appointed by the Merchant as specified in the Merchant Data Form (FDM), Merchant BCA application, and/or other documents according to the provisions applicable at BCA, serving as an account into which transaction funds are paid.
- Settlement** means an instruction from the Merchant to BCA through the Terminal either directly or through parties cooperating with BCA, directing BCA to credit funds from payment transactions to the Account.
- Auto Settlement** means a process by which BCA credits funds from payment transactions to the Account in the event the Merchant fails to initiate a Settlement within the time frame specified by BCA.
- PIN (Personal Identification Number)** means a personal password for a Credit Card, Debit Card, Server Based Electronic Money, and other sources of funds, which must be kept confidential by the holder of the Credit Card, Debit Card, and Server Based Electronic Money, and other sources of funds.
- Terminal** means an Electronic Data Capture (EDC) machine and/or any other payment acceptance device along with their supporting equipment provided by BCA or any other party appointed by BCA to enable the Merchant to process transactions and/or Settlements.
- Location** means the address where the Terminal is placed or registered by the Merchant according to the data contained in the Merchant Data Form (FDM) and/or provided by the Merchant to BCA in any form and through any means according to the provisions applicable at BCA.
- Transaction** means a payment transaction with a Card, Electronic Money, or any other source of funds, a Top Up Transaction, and/or a *Tunai BCA* Transaction according to applicable provisions.
- Top Up Transaction** means the act of adding funds to Electronic Money.
- Tunai BCA Transaction** means a cash withdrawal transaction made at the Merchant using a Debit Card issued by BCA.
- Terminal Utilization Effectiveness** means the minimum number of payment transactions required by BCA to be achieved by the Merchant for Terminal optimization, namely either a total payment transaction value of Rp15.000.000,00 (fifteen million rupiah) per Terminal per month or 100 (one hundred) payment transactions per Terminal per month.
- Terminal Maintenance Administration Fee** means a monthly fee charged to the Merchant for the provision and maintenance of the Terminal supplied by BCA.
- Transaction Administration Fee (Merchant Discount Rate/MDR)** means a fee charged to the Merchant for processing payment transactions using Cards, Electronic Money, and/or other sources of funds.
- Tunai BCA Administration Fee** means the fee charged by the Merchant to holders of Debit Cards issued by BCA for *Tunai BCA* Transactions.
- Tunai BCA Fee** means the fee charged by BCA to the Merchant for each *Tunai BCA* Transaction conducted at the Merchant.
- Business Day** means a day when BCA and banks in Indonesia generally conduct operational and clearing activities according to Bank Indonesia regulations.
- Calendar Day** means a day according to the international calendar system.
- Merchant Data Form (FDM)** is a form containing data provided by the Merchant to BCA, used for requesting a Terminal and/or any other banking facilities, making changes to the facilities provided, and/or updating the Merchant data, and it constitutes an integral and inseparable part of these BCA Merchant Terms and Conditions.
- Dynamic Currency Conversion or DCC** means a facility provided via the Terminal, allowing the Merchant to offer holders of Visa, Mastercard, or other cards issued

abroad by other principals (hereinafter referred to as "International Card") the option to conduct payment transactions in either the currency provided by the International Card issuer or in Rupiah.

- Opt-In** means a payment transaction in which a holder of an International Card selects DCC transaction processing in the currency provided by the International Card issuer.
- Merchant Discount Rate (MDR) Rebate** means the reimbursement of the MDR charged by BCA to the Merchant for transactions using DCC, as described in point K.1.
- Application** means an application capable of scanning or processing Payment transactions using a Payment QR Code.
- Quick Response Code for Payment or Payment QR Code** means a 2 (two) dimensional code containing 3 (three) square patterns of black modules arranged in square dots or pixels, positioned in the lower left, upper left, and upper right corners. This code can store alphanumeric data, characters, and symbols and is used to facilitate contactless payment transactions through scanning.
- Static Payment QR Code** means a Payment QR Code issued before transactions are initiated. It can be scanned multiple times to facilitate different payment transactions.
- Quick Response Code Indonesian Standard or QRIS** means a standardized Payment QR Code established by Bank Indonesia to facilitate payment transactions.
- Merchant BCA Application** means a mobile app provided by BCA, accessible for download from the official application/software distribution media designated by BCA owned by the mobile operating system of the Merchant's mobile phone/device or the mobile phone/device of a party appointed by the Merchant, to enable the Merchant to access various services.
- Merchant BCA Application User** means the Merchant and/or an individual authorized by the Merchant (including the Super Admin/Admin/User) to access and/or use the Merchant BCA application.
- User** means a User of the Merchant BCA application, either the Super Admin or an individual appointed by the Super Admin.
- User ID** means an identification in the form of an email address registered by the Merchant as one of the essential identification requirements for accessing the Merchant BCA application.
- User Email** means the email address of the Super Admin and/or the User registered in BCA's system, which must be inputted to access the Merchant BCA application.
- Password** means a unique code that is required to access the Merchant BCA application.
- Reward** means a certain value given by BCA to holders of Credit Cards or other sources of funds issued by BCA according to the provisions applicable at BCA for each payment transaction using the sources of funds determined by BCA from time to time, which can be used as a discount when making payment transactions through the Terminal with a source of funds determined by BCA.
- Redeem** means a payment transaction using the Reward owned by the holder of a Credit Card or any other source of funds issued by BCA.
- Electronic Cash Register (ECR) Interface** means a facility provided by BCA to ensure convenience in the processing of payment transactions with Cards, Electronic Money, and/or other sources of funds through the Terminal and facilitate the reconciliation process between the data generated by the Terminal and the data from the electronic cash register used by the Merchant.

B Rights and Obligations of Merchant

- Merchant's rights:
 - Receive transaction funds.
 - Receive education on transaction procedures and mechanisms.
- Merchant's obligations:
 - The Merchant is obliged to accept transactions conducted by users/owners of Cards, Electronic Money, and/or other sources of funds.
 - The Merchant is obliged to:
 - offer uniform pricing and service standards to all users/owners of Cards, Electronic Money, and/or other sources of funds;
 - provide users/owners of Cards, Electronic Money, and/or other sources of funds with information, terms, and requirements related to the purchase of goods/services before or when the users/owners of Cards, Electronic Money, and/or other sources of funds make payment for the goods/services to the Merchant;
 - provide after-sales services for the relevant goods/services provided by the Merchant to users/owners of Cards, Electronic Money, and/or other sources of funds and inform users/owners of Cards, Electronic Money, and/or other sources of funds about the terms of after-sales service before or when the users/owners of Cards, Electronic Money, and/or other sources of funds make payment for the goods/services to the Merchant;
 - ensure that the terms of after-sales services related to the goods/services provided by the Merchant do not violate any restrictions set by BCA or principals and/or issuers of Cards, Electronic Money, and/or other sources of funds;
 - deliver goods/services to users/owners of Cards, Electronic Money, and/or other sources of funds that conduct transactions and/or to parties appointed by users/owners of Cards, Electronic Money, and/or other sources of funds according to the time frame and manner agreed between the Merchant and users/owners of Cards, Electronic Money, and/or other sources of funds that conduct transactions;
 - guarantee that the Merchant will not charge any kinds of additional fees prohibited by applicable provisions;

- guarantee that the Merchant will not impose any minimum limit on payment transactions; and
 - guarantee that the Merchant will not process cash withdrawal transactions (*penarikan/gesek tunai*) from Credit Cards, Card Based Electronic Money, and/or other sources of funds that are prohibited for cash withdrawal transactions.
- c. The Merchant is obliged to check the authenticity and physical condition of a card before processing any transaction.
 - d. The Merchant is obliged to ensure that the goods/services offered by the Merchant align with the Merchant's business information previously provided to BCA and do not violate applicable law.
 - e. The Merchant is obliged to ensure that a payment transaction has been successfully processed before the Merchant delivers the goods/services to the user/owner of a Card, Electronic Money, and/or any other source of funds.
 - f. After a transaction is conducted, the Merchant is obliged to:
 - retain the sales slip for a transaction conducted on the Terminal and/or other proof of transaction for a period of at least 9 (nine) months from the transaction date or for any other period specified by the principal and/or issuer of the Card, Electronic Money, and/or any other source of funds, as notified by BCA to the Merchant according to applicable provisions.
 - Submit the sales slip and/or other proof of transaction to BCA upon BCA's request no later than 7 (seven) Calendar Days from the date of BCA's request for such sales slip and/or proof of transaction to the Merchant.
 - g. The Merchant is obliged to keep the complete data and documents related to transactions according to the provisions established by BCA or principals and/or issuers of Cards, Electronic Money, and/or other sources of funds as may be notified by BCA to the Merchant according to applicable provisions and submit data and documents related to the transactions to BCA at BCA's request.
 - h. The Merchant is obliged to ensure the availability of telephone and/or communication network connectivity to the extent necessary for processing transactions.
 - i. The Merchant is obliged to provide accurate information about their activities, whether orally or in writing, and authorize BCA to contact any party to obtain the information required by BCA.
 - j. The Merchant is obliged to secure an assignment letter from BCA or any party cooperating with BCA for each visit by the personnel tasked with installing and/or maintaining the Terminal and the facilities provided by BCA to the Merchant or for other visits related to the Terminal and the facilities provided by BCA to the Merchant.
 - k. The Merchant is obliged to provide written notice to BCA no later than 7 (seven) Business Days before changing their name, Location, and type of business.
 - l. The Merchant is obliged to submit to BCA their deed of amendment to the articles of association, deed of change in the composition of the management and shareholders, as well as the proof of approval or acknowledgment of notice concerning such changes from the competent authority, no later than 7 (seven) Business Days of obtaining such documents.
 - m. The Merchant is obliged to ensure that the Merchant's employees, including the cashiers and other parties employed or hired by the Merchant will maintain the confidentiality of data belonging to users/owners of Cards, Electronic Money, and/or other sources of funds.
 - n. The Merchant must be fully responsible for the confidentiality and security of data belonging to users/owners of Cards, Electronic Money, and/or other sources of funds that conduct transactions. The Merchant hereby undertakes to be liable for all losses arising from any misuse and/or leakage of data belonging to users/owners of Cards, Electronic Money, and/or other sources of funds due to the negligence or fault of the Merchant or other parties employed or hired by the Merchant.
 - o. The Merchant is obliged to comply with all procedures, rules, and/or regulations related to transactions as established by BCA, competent authorities or agencies, VISA, Mastercard, UnionPay, JCB, Amex, or principals and/or issuers of Cards, Electronic Money, and/or other sources of funds, including but not limited to procedures, rules, or regulations related to transaction processing and settlement.
 - p. The Merchant is obliged to take necessary measures to ensure the security of transactions and transaction data and mitigate the risks associated with unauthorized transactions/fraud at the Merchant or leakage of transaction data, among other things, by implementing the procedures set by BCA, competent authorities, or principals and/or issuers of Cards, Electronic Money, and/or other sources of funds, as may be notified by BCA in any form and through any means according to applicable law.
 - q. If the Merchant has DCC, it is obliged to:
 - i. offer the DCC option to holders of International Cards and give holders of International Cards the liberty to choose their preferred currency. The Merchant's failure to offer the DCC option may lead to chargebacks from holders of International Cards to the Merchant;
 - ii. conduct a Settlement every Calendar Day according to these BCA Merchant Terms and Conditions to manage DCC currency fluctuations. The Merchant's failure to conduct a Settlement may result in potential losses to BCA, and therefore BCA may charge the Merchant for the losses incurred.
 - r. When processing a transaction, the Merchant is obliged to enter the correct transaction amount into the Terminal according to the price of the goods/services purchased by users/owners of Cards, Electronic Money, and/or other sources of funds.

C Settlement

1. The Merchant is required to conduct a Settlement at least once in 1 (one) Calendar Day for transactions on each Terminal unless there are no transactions within that 1 (one) Calendar Day. BCA reserves the right to charge the Merchant for all losses arising from the Merchant's failure to conduct the Settlement. This Settlement obligation does not apply to transactions using Static Payment QR Codes and/or Payment QR Codes integrated with the Merchant's system because those transactions are settled automatically by the system.
2. For payment transactions using Debit Cards or Credit Cards (except for payment transactions using DCC or payment transactions on Terminals provided by other parties appointed by BCA), BCA has the right to conduct an Auto Settlement if the Merchant fails to conduct a Settlement within 3 (three) Calendar Days from the transaction date.
3. If the Merchant conducts a Settlement beyond the period referred to in point C.1 above, BCA is not obliged to credit the payment transaction funds to the Merchant.

4. The Merchant is obliged to reconcile billing and payment data. In the event the Merchant finds any discrepancies in the data, the Merchant must promptly report the discrepancies in writing to BCA no later than 5 (five) Calendar Days from the transaction date. The Merchant may not make any claims or demands in any form to BCA regarding the Settlement value after the lapse of 5 (five) Calendar Days of the transaction date.
5. BCA shall process payments for the Settlement or Auto Settlement as described in points C.1 and C.2 and the proceeds of the Settlement or Auto Settlement will be available in good funds to the Merchant no later than the next Calendar Day. The Merchant shall be responsible for any claims or demands in any form from users/owners of Cards, Electronic Money, and other sources of funds, and/or other relevant parties, if:
 - a. the Settlement process fails due to the Merchant exceeding the Settlement period set by BCA;
 - b. the Merchant fails to conduct a Settlement according to the provisions outlined in point C.1.
6. BCA reserves the right to suspend or reject payment to the Merchant for transactions being confirmed with Card issuers, other parties appointed by BCA to provide Terminals, Electronic Money providers, or other sources of funds (if applicable), or providers of any applications used by users/owners of Cards, Electronic Money, and/or other sources of funds if such transactions require further verification by BCA.

D Terminals

1. BCA shall provide the Merchant with Terminals and/or other transaction acceptance facilities, as well as promotional tools or materials for transaction acceptance purposes.
2. The Merchant is not allowed to relocate a Terminal from the Location.
3. The Merchant must use the Terminal and other transaction acceptance facilities provided by BCA or any other party appointed by BCA and implement security measures according to the provisions established by BCA or other parties appointed by BCA.
4. If the Merchant no longer cooperates with BCA, BCA shall have the right to terminate the provision of payment acceptance facilities to the Merchant, and the Merchant must return the Terminal in good condition to BCA or any other party designated by BCA within the period specified by BCA.
5. The Merchant is liable for any losses incurred by BCA, any other party appointed by BCA to provide the Terminal, and/or users/owners of Cards, Electronic Money, and/or other sources of funds due to misuse of the Terminal either by the Merchant, their employees, and/or other parties affiliated or cooperating with the Merchant.
6. BCA or other parties appointed by BCA reserve the right to retrieve a Terminal or other transaction acceptance facilities from the Merchant based on considerations made by BCA without prior approval from the Merchant.

E Terminal Utilization Effectiveness

1. BCA has the right to establish the Terminal Utilization Effectiveness that must be met by the Merchant.
2. The Terminal Utilization Effectiveness in connection with the Merchant's usage of the Terminal will be periodically assessed by BCA.
3. BCA may at any time change the threshold amount of the Terminal Utilization Effectiveness by providing written notice in any form and through any means according to applicable law.
4. If the Merchant fails to meet the Terminal Utilization Effectiveness as referred to in point A.18, BCA reserves the right to retrieve the Terminal from the Merchant at any time.
5. BCA reserves the right to impose a penalty on the Merchant, the amount of which will be notified to the Merchant in any form and through any means according to applicable law, if the Merchant fails to return the Terminal within the time frame determined by BCA.

F Fees

1. BCA has the right to charge the Merchant the following fees:
 - a. Terminal Maintenance Administration Fee;
 - b. Transaction Administration Fee (Merchant Discount Rate/MDR);
 (hereinafter referred to as "**Administration Fees**"), the amounts of which will be determined by BCA, as notified to the Merchant in any form and through any means according to applicable law or determined by Card principals or competent authorities/agencies according to applicable provisions. Any Administration Fees that are stipulated by regulatory bodies will automatically apply to and bind the Merchant.
2. Payment of the Administration Fees as referred to in point F.1 shall be made in the following manner:
 - a. Monthly Terminal Maintenance Administration Fees will be debited from the Account; and
 - b. Merchant Discount Rate (MDR) will be deducted directly from transaction funds.
3. For Merchant Discount Rate (MDR) Rebates conducted by users/holders of Cards upon mutual agreement between BCA and the Merchant, the Merchant may charge BCA an administration fee in an amount stipulated or approved by BCA.
4. For *Tunai* BCA Transactions conducted by holders of Debit Cards issued by BCA at the Merchant, the Merchant may charge the relevant BCA Debit Card holders a *Tunai* BCA Administration Fee up to the maximum amount determined by BCA, and BCA shall charge the Merchant a *Tunai* BCA Fee for such *Tunai* BCA Transactions in the amount determined by BCA.
5. BCA has the right to charge additional fees and/or adjust the rates of Administration Fees and MDR, which will be notified in writing to the Merchant in any form and through any means according to applicable law.

G Intellectual Property Rights

1. The name, logo, brand, or any other kind of intellectual property rights owned by each party remain the property of the respective party.
2. The Merchant is prohibited from using any name, logo, brand, or any other type of intellectual property rights owned by BCA or other parties without prior written

consent from BCA or the owner of such name, logo, brand, or other intellectual property rights.

- The Merchant hereby authorizes BCA and/or parties cooperating with BCA to use the name, logo, brand, or any other type of intellectual property rights owned by the Merchant for publication purposes in connection with the facilities/features provided by BCA to the Merchant under these Merchant Terms and Conditions.

H Corrections and Claims

- If BCA identifies an error in processing a transaction, BCA has the right to make corrections (by either debiting or crediting) to the transaction error at any time. BCA will notify the Merchant in writing of the correction.
- If the Merchant seeks a correction to a Settlement, whether in part or in whole, the Merchant must submit a written request along with proof of the payment transaction and/or Settlement. The written request must be signed by an authorized officer or a person authorized by the Merchant.
- If a request for a correction to a payment transaction is initiated by a user/owner or issuer of a Card, Electronic Money, and/or any other source of funds, whether in part or in whole, BCA will inform the Merchant of the request and ask the Merchant to provide supporting evidence, such as sales slips, invoices and/or proof of transactions as referred to in point B.2.f.
- The Merchant must furnish a written response accompanied by supporting evidence related to the payment transaction correction requested by users/owners or issuers of Cards, Electronic Money, and/or other sources of funds no later than 7 (seven) Calendar Days from the date BCA informs the Merchant of the correction request.
- If the Merchant fails to respond to the correction request and/or provide supporting evidence no later than 7 (seven) Calendar Days from the date BCA notifies the Merchant of the correction request, BCA reserves the right to debit the Account and/or other accounts owned by Merchant for the amount claimed by users/owners or issuers of Cards, Electronic Money, and/or other sources of funds and apply the proceeds from debiting the Account and/or other accounts owned by the Merchant, among other things, to return/credit the payment transaction funds to the accounts of users/owners of Cards, Electronic Money, and/or other sources of funds without approval from the Merchant.
- Notwithstanding the provisions of point H.5 above, if the Merchant is indicated or proven to be involved in any misuse and/or fraud related to the payment transactions in respect of which a correction is requested, based on investigations by BCA or principals and/or issuers of Cards, Electronic Money, and/or other sources of funds and/or if the response and/or supporting documents provided by the Merchant are incorrect or incomplete, then BCA reserves the right to debit the Account and/or other accounts owned by the Merchant for the amount claimed by users/owners or issuers of Cards, Electronic Money, and/or other sources of funds and apply the proceeds from debiting the Account and/or other accounts owned by the Merchant, among other things, to return/credit the payment transaction funds to the accounts of such users/owners of Cards, Electronic Money, and/or other sources of funds.

I Authority to Debit Accounts

- The Merchant hereby authorizes BCA to debit or block the Account and/or other accounts owned by the Merchant and deduct transaction funds for the purposes referred to in points F.2, H.5, H.6, and L.3, to discharge the Merchant's payment obligations to BCA in connection with refunds made by the Merchant, fulfill other obligations of the Merchant, and apply the debited/deducted transaction funds to settle the Merchant's obligations to BCA.
- The Merchant hereby authorizes BCA to deduct transaction funds payable to the Merchant and/or block and/or debit the Account and/or other accounts owned by the Merchant for the refund of payments for problematic transactions paid by BCA and for the fulfillment of the Merchant's obligations to BCA or other parties related to the transactions, including the obligation to pay penalties as referred to in point E.5.
- The authority granted by the Merchant as described above will not terminate for any reason including those specified in Articles 1813, 1814, and 1816 of the Indonesian Civil Code, as long as the Merchant has outstanding obligations to BCA or other parties related to the transaction.

J Return of Cards and/or Card Based Electronic Money Left at The Transaction Location

- The Merchant must return to the rightful holders on the same day if any Cards and/or Card Based Electronic Money issued by BCA are left at the Location, provided that the holders of such Cards and/or Card Based Electronic Money can prove their ownership.
- If the Cards and/or Card Based Electronic Money are not claimed by their owners by the end of the same day, the Merchant must immediately return the Cards and/or Card Based Electronic Money to the nearest BCA branch office.

K Special Terms, Addition of Facilities & Features, and New Terms

- In addition to the provisions in these BCA Merchant Terms and Conditions, special terms apply to payment transactions using Cards, Electronic Money, and/or other sources of funds also apply, as described below:

Special terms for transactions using Credit Cards:

- Before accepting payment transactions with Credit Cards, the Merchant must:
 - Check the validity period of the Credit Card.
 - Check the physical condition of the Credit Card and verify the initial 6-(six)-digit Card issuer identification number against the list of Bank Identification Numbers (BIN).
 - Verify that the Credit Card holder's signature on the sales slip or transaction document matches the signature on the back of the Credit Card. This provision does not apply if the transaction is conducted using a PIN (Personal Identification Number).
 - Ask Credit Card holders that do not use a PIN for authorization to sign the sales slips and/or transaction documents.
- The provisions set out in point K.1.a above shall not apply to payment transactions using Credit Cards with a contactless method.

- In the event of any doubt about the Credit Card, the Merchant must contact BCA about it.
- The Merchant is prohibited from directly or indirectly billing Credit Card holders and/or paying Credit Card holders back in cash for any payment transactions that have occurred.
- The Merchant is prohibited from using the Merchant's own Credit Card on the Terminal.
- The Merchant is prohibited from making cash withdrawals for the Merchant's own use, at the request of Credit Card holders, or for any other reasons.
- The Merchant is prohibited from imposing any additional fee (surcharge) on users/holders of Cards, Electronic Money, and/or other sources of funds for any fees charged by BCA to the Merchant in connection with transactions.
- Every payment transaction made with a Credit Card must secure authorization from the Credit Card issuer via the Terminal and obtain an approval code from BCA.
- Authorization from the Credit Card issuer must be sought when the Credit Card holder is at the transaction location.
- The Merchant is prohibited from duplicating a payment transaction or reducing the value of a payment transaction or splitting the value of a payment transaction amount.
- Authorization of payment transactions on the Terminal can only be requested by the Merchant through the Terminal. The Merchant is prohibited from using authorization numbers from other banks or other institutions for payment transactions on the Terminal.

Special terms for transactions using Debit Cards:

- The limit for cash withdrawals that can be made by holders of Debit Cards issued by BCA on the Terminal shall follow the cash withdrawal provisions for Debit Cards applicable at BCA.
- The Merchant is prohibited from charging users/owners of Cards, Electronic Money, and/or other sources of funds any additional fees (surcharge) for transactions.

Special terms for transactions using Electronic Money:

- During a Top Up Transaction, the Merchant is required to ask about the amount of the Top Up Transaction.
- The Merchant is prohibited from imposing any additional fee (surcharge) on users/holders of Cards, Electronic Money, and/or other sources of funds for transactions beyond the terms agreed between BCA and the Merchant.
- There is no minimum limit for payment transactions using Electronic Money; however, the competent authority may stipulate the maximum limit for payment transactions using Electronic Money.

Special terms for the use of Payment QR Codes:

- The Merchant is prohibited from imposing any additional fee (surcharge) on users/holders of Cards, Electronic Money, and/or other sources of funds for any fee charged by BCA to the Merchant in connection with transactions.
- Transactions using Payment QR Codes can use the source of funds from both deposit accounts and credit facilities owned by the parties conducting payment transactions using Payment QR Codes.

Special terms for the use of Merchant BCA application for transactions with Static Payment QR Codes:

- During a transaction, the Super Admin or the Users must ask users/owners of Electronic Money and/or other sources of funds to scan the Static Payment QR Code using the application.
- The Super Admin and/or the Users must ensure that transactions conducted by users/owners of Electronic Money and/or other sources of funds are recorded on the Merchant BCA application before delivering goods or services to such users/owners of Electronic Money and/or other sources of funds. All consequences arising from delivery of goods or services to holders/owners of Electronic Money and/or other sources of funds that are not recorded on the Merchant BCA application shall be the sole responsibility of the Merchant.
- The Merchant is fully responsible for the use of the Merchant BCA application and Static Payment QR Codes, including any misuse of Static Payment QR Codes by the Merchant or any other party.
- The Merchant hereby confirms that all instructions received by BCA from the Super Admin and Users through the Merchant BCA application constitute valid instructions from and binding on the Merchant.

Special terms for DCC transactions:

- DCC is available for payment transactions using International Cards in certain currencies (hereinafter referred to as "**DCC Currencies**") specified by BCA. BCA has the right to change the types of International Cards that can be processed with the DCC facility or modify the list of DCC Currencies in the future.
- The conversion of the payment transaction value into the currency provided by the International Card issuer is based on BCA DCC exchange rate set by BCA. The BCA DCC exchange rate is not set by Visa, Mastercard or other credit card principals (if applicable).
- The option to Opt-In or to make payment transactions in rupiah is the right of the International Card holder. The Merchant must inform the International Card holder about the DCC Exchange rate selected by the International Card holder for the DCC transaction processing before the International Card holder makes a DCC transaction.
- For Opt-In transactions, BCA will provide MDR Rebates, the value of which is determined by BCA and accumulated during the current month. BCA will credit the MDR Rebate to the Merchant's account by the 15th of the following month or the next business day if the 15th falls on a holiday.
- BCA under certain considerations reserves the right to suspend the payment of MDR Rebates to the Merchant. The payment suspension will be notified by BCA to the Merchant in any form and through any means according to applicable provisions.
- If the International Card holder does not choose to Opt-In, payment transactions will be processed in rupiah.
- BCA will credit DCC and MDR Rebate transactions to the Merchant in Rupiah.

Special terms for the ECR Interface:

- BCA may provide the ECR Interface to the Merchant to facilitate the processing of payment transactions on the Terminal installed at the Location.
- BCA will provide interface cables and other equipment (if any) required by the Merchant to use the ECR interface. The Merchant must ensure that the interface

cables/other equipment provided by BCA is properly connected to the Terminal used by the Merchant.

- c. In using the ECR Interface, the Merchant must:
- ensure and guarantee the compatibility of the electronic cash register system/application used by the Merchant with the ECR Interface provided by BCA;
 - maintain the security of transactions and transaction data processed through the Terminal in place at the Location;
 - bear all consequences arising from any transaction processed using the ECR Interface, including any misuse of the ECR Interface by the Merchant, the Merchant's officer, and/or any party whose services are engaged by the Merchant;
 - ensure that the ECR Interface provided by BCA is only used to process transactions on the Terminal and is not used to process any transactions on the terminals provided by other banks and/or non-bank financial institutions;
 - maintain the interface cables and other equipment provided by BCA for the Merchant.
 - notify BCA if the ECR Interface and/or equipment provided by BCA to the Merchant related to the ECR Interface is damaged, malfunctioning, or experiencing connection interruptions that result in the ECR Interface not functioning properly.
 - immediately notify BCA of any changes to the electronic cash register application/system used by the Merchant or its settings.
- d. In the event the Merchant engages the services of another party to provide an electronic cash register system at the Location, the Merchant must inform BCA if the Merchant replaces and/or no longer engages the services of such other party in providing the electronic cash register system for the Merchant.
- e. When using the ECR Interface, the Merchant is prohibited from:
- using the ECR Interface provided by BCA to process any transactions on Terminals provided by banks and other non-bank institutions that do not cooperate with BCA;
 - without BCA's consent, reproducing, imitating, copying, hijacking, falsifying, and/or attempting to imitate, copy, hijack, or falsify ECR Interface modules and documentation provided by BCA or any data obtained or derived from BCA, including but not limited to source codes, manuals, operating systems, program languages, codes, schemes or other data, whether in part or in whole.
- f. The ECR Interface provided by BCA to the Merchant, including the intellectual property rights inherent therein, remains the property of BCA and must not be claimed as the property of the Merchant.
- g. To ensure the Merchant fulfills their obligations related to the use of the ECR Interface under these BCA Merchant Terms and Conditions, BCA reserves the right to inspect the Merchant, any parties whose services are engaged by the Merchant, as well as the electronic systems/applications used by the Merchant.
- h. The Merchant is fully responsible for all consequences arising from:
- any damage, malfunction, or connection issues with the ECR Interface caused by errors, omissions, or willful negligence of the Merchant, Merchant's officers, and/or other parties whose services are engaged by the Merchant; and
 - any misuse of the ECR Interface by the Merchant, Merchant's officers, and/or other parties whose services are engaged by the Merchants.
- The Merchant hereby holds BCA harmless against all claims, suits, and/or other legal actions of any kind from any party in connection with the above and undertakes to indemnify BCA for all losses and costs incurred by BCA in connection therewith.
- i. BCA reserves the right to suspend or terminate the provision of the ECR Interface to the Merchant, among other things, if:
- the Merchant violates the provisions of these BCA Merchant Terms and Conditions, whether in part or in whole, or violates applicable law;
 - the Merchant ceases to be a BCA Merchant;
 - there are legal provisions prohibiting BCA from providing ECR Interface facilities; and/or
 - BCA no longer provides the ECR Interface.

Special terms for the use of the QRIS Refund feature:

- For the convenience of the Merchant in processing refunds for QRIS transactions at the Merchant, BCA offers a QRIS Refund feature for the Merchant.
- The Merchant can utilize the QRIS Refund feature provided by BCA on the Terminal used by the Merchant/other facilities provided by BCA to the Merchant to process refunds for payment transactions facilitated by the QRIS (QRIS transactions) conducted at the Merchant.
- Refunds through the QRIS Refund feature must be made within the time frame specified by BCA, which will be notified by BCA to the Merchant in any form and through any means according to applicable regulations.
- To refund QRIS transactions using the QRIS Refund feature, the Merchant must correctly input the relevant QRIS transaction data on the Terminal/other facilities provided by BCA to the Merchant.
- For the purpose of processing QRIS transaction refunds instructed by the Merchant via the QRIS Refund feature, BCA will debit the Merchant's Account for the Refund amount after deducting the MDR charged to the Merchant. The Merchant must ensure that there are sufficient funds in the Merchant's Account for the QRIS transaction refund.
- Every time the Merchant processes a refund for a QRIS transaction using the QRIS Refund feature, the Merchant must print a refund slip from the Terminal and retain the slip for at least 120 (one hundred twenty) Calendar Days from the date of the refund by the Merchant. If the refund slip cannot be printed, the Merchant should contact BCA to report the issue using the complaint media or facility designated by BCA.
- The Merchant must ensure that goods or services are not delivered for QRIS transactions that have been refunded by the Merchant through the QRIS Refund feature. All consequences arising from the delivery of goods/services by the Merchant to a party conducting the QRIS transaction that has been refunded by the Merchant shall be the full responsibility of the Merchant, and the Merchant cannot request a Settlement for that QRIS transaction for any reason.
- The Merchant must maintain secure access to the QRIS Refund feature. BCA will process refund instructions given by the Merchant through the QRIS Refund feature on the Terminal/other facilities provided by BCA to the Merchant. All consequences arising from errors or misuse of the QRIS Refund feature shall be the full responsibility of the Merchant, and the Merchant hereby holds BCA harmless against all claims, suits, and/or other legal actions of any kind in connection therewith.

Special terms for Reward:

a. Redeem Reward:

- If the Merchant has the *Redeem Reward* facility, the Merchant agrees to accept the *Reward* as a discount when users/owners of Credit Cards, Debit Card, and/or other sources of funds issued by BCA make payment transactions with the Merchant at the Location using Credit Cards, Debit Cards, and/or other sources of funds issued by BCA.
- The amount of *Reward* that can be used by users/owners of Credit Cards, Debit Cards, and/or other sources of funds issued by BCA in making payment transactions is a maximum of 100% of the transaction value.
- The process by which users/owners of Credit Cards, Debit Cards, and/or other sources of funds issued by BCA are awarded and should use the *Reward* is subject to the provisions applicable at BCA.

b. Redeem Reward Reports:

BCA will periodically provide the Merchant with reports on *Redeem* made at the Location according to the provisions applicable at BCA as notified to the Merchant according to applicable provisions.

Special Terms for the Use of Third-Party Application on the Terminal

- "Third-Party Application" means an application provided by a BCA partner for Merchants using the services provided by such BCA partner.
 - A Merchant that is provided with the facility to use a Third-Party Application on the Terminal may access and use the Third-Party Application through the Terminal.
 - The Merchant hereby acknowledges and agrees that the Third-Party Application and any services contained therein are not applications/services provided by BCA, and BCA makes no warranty whatsoever regarding the availability, security, or reliability of the Third-Party Application and shall not bear or share any risks arising from the use of such Third-Party Application.
 - With the Merchant's consent, BCA may provide the Merchant's data and any data of transactions conducted on the Terminal to the BCA partner for the purposes of transaction reconciliation with the BCA partner and provision of services for the use of the Third-Party Application on the Terminal.
 - Based on certain considerations by BCA, BCA shall have the right to restrict, suspend, and/or terminate the Merchant's use of the Third-Party Application through the Terminal or the provision of the Third-Party Application on the Terminal, including if the Merchant is indicated or proven to have committed fraud, misused the Terminal or Third-Party Application, and/or BCA no longer cooperates with the BCA partner providing the Third-Party Application.
 - The Merchant shall be fully responsible for all consequences arising from the Merchant's use of the Third-Party Application through the Terminal.
 - Any dispute arising between the Merchant and the BCA partner providing the Third-Party Application and/or any other relevant party in connection with the use of the Third-Party Application shall be resolved by the Merchant with the relevant BCA partner and/or the relevant party without involving BCA.
2. In the event of:
- an indication or proof that users/owners of Cards, Electronic Money, and/or other sources of funds do not use their Cards, Electronic Money, and/or other sources of funds to conduct payment transactions; or
 - a dispute or request for correction of payment transactions from owners/users or issuers of Cards, Electronic Money, and/or other sources of funds;
- BCA reserves the right to unilaterally cancel the authorization granted and BCA has the right to deduct and/or reclaim any payments made to the Merchant under payment transactions or refuse to pay the Merchant for the relevant payment transactions.
- BCA has the right to add/change any facilities, features, and/or any provisions relating to such facilities/features for certain reasons or under BCA's considerations or according to the procedures applicable at BCA, which will be notified to the Merchant in any form and by any means according to applicable law.
 - BCA reserves the right to suspend or terminate the provision of any facilities and/or features on the Terminal, whether in part or in whole, according to the procedures applicable at BCA, which will be notified to the Merchant in any form and through any means according to applicable law.

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Sanctions

- In the event the Merchant, among other things:
 - violates either part or all of the provisions of these BCA Merchant Terms and Conditions;
 - violates any provisions established by BCA, banking/payment system supervisory authorities (including Bank Indonesia and the Financial Services Authority), and/or principals/issuers of Cards, Electronic Money, and/or other sources of funds;
 - carries on business and/or offers goods/services in a way:
 - that is not consistent with the Merchant's business information as provided to BCA; or
 - that contravenes applicable law or the provisions established by principals, and/or issuers of Cards, Electronic Money, and/or other sources of funds;
 - utilizes any facilities/features provided by BCA for the Merchant under these Merchant Terms and Conditions to facilitate transactions that are not consistent with the business field and/or goods/services informed by the Merchant to BCA, or contrary to applicable law or the provisions established by principals and/or issuers of Cards, Electronic Money, and/or other sources of funds;
 - is blacklisted by the Indonesian Credit Card Association (AKKI);
 - provides inaccurate data or information;
 - changes the Merchant's name and/or business field without giving prior written notice to BCA within the time frame set by BCA under point B.2.k;
 - submits invalid transaction supporting evidence;
 - is indicated or proven to have committed fraud or other unlawful actions;
 - cooperates with fraudsters;
 - processes cash withdrawal transactions (*penarikan/gesek tunai*) from Credit Cards and/or Card Based Electronic Money or transactions conducted using a Payment QR Code with a Credit Card as the source of funds.
 - refuses to accept transactions conducted by owners/users of Cards, Electronic Money, and/or other sources of funds using Cards, Electronic Money, and/or other sources of funds without a clear and reasonable reason;
 - charges additional fees (surcharge) on transactions to users/owners of Cards, Electronic Money, and/or other sources of funds;
 - commits other unlawful acts;
 - uses the Merchant's own Credit Card on the Terminal;

- p. duplicates a payment transaction or reduces the payment transaction value or splits the payment transaction value;
 - q. transfers any facilities/features provided by BCA under these BCA Merchant Terms and Conditions to other parties in any form and manner without prior written approval from BCA;
- then BCA reserves the right to:
- a. terminate the provision of any facilities or the cooperation with the Merchant at any time, and/or
 - b. suspend or decline payment of transaction funds to the Merchant and deduct and/or reclaim any amounts paid to the Merchant.
2. The Merchant shall be fully liable for any losses incurred by users/owners of Cards, Electronic Money, and/or other sources of funds or by BCA (including penalties imposed by principals and/or issuers of Cards, Electronic Money, and/or other sources of funds on BCA) due to the Merchant's violation of these Merchant Terms and Conditions, the procedures/provisions established by BCA related to transactions, as well as the provisions established by principals and/or issuers of Cards, Electronic Money, and/or other sources of funds, whether in part or in whole, and/or the negligence or misconduct by the Merchant, the Merchant's officers, or other parties employed or hired by the Merchant.
 3. If the Terminal is lost or damaged due to the Merchant's negligence or if the Merchant fails to return the Terminal to BCA within the time frame determined by BCA or any other party appointed by BCA, the Merchant must replace the Terminal. For that purpose, BCA reserves the right to debit the Merchant's Account and/or other accounts owned by the Merchant for the amount of losses for which the Merchant is liable.

M Merchant BCA Application

1. The Merchant BCA application can be accessed by the following Users with their respective roles as described below:
 - a. **Super Admin** is the Merchant (if the Merchant BCA application is used by an individual Merchant) or a party appointed by the Merchant to manage the Merchant BCA application, including receiving User IDs and Passwords as well as creating and managing Users.
 - b. **Admin** is a User with the role of an Admin, appointed by the Super Admin/Admin to access and/or use the Merchant BCA application according to the authorities determined by the Super Admin.
 - c. **Finance** is a User with the role of Finance, appointed by the Super Admin/Admin to access and/or use the Merchant BCA application according to the role and authorities determined by the Super Admin/Admin.
 - d. **Cashier** is a User with the role of a Cashier, appointed by the Super Admin/Admin to access and/or use the Merchant BCA application according to the role and authorities determined by Super Admin/Admin.
2. The Super Admin and Users can access the Merchant BCA application by entering the User Email and Password.
3. BCA will send Passwords to the User Email addresses registered with BCA. Furthermore, the Super Admin and Users are required to change the Passwords provided by BCA.
4. The Merchant is required to register the email address of the Super Admin appointed by the Merchant. Furthermore, the Super Admin appointed by the Merchant can register the Users' email addresses. All consequences arising from the registration of the email addresses of any parties other than the Super Admin or Users are the full responsibility of the Merchant. The Merchant hereby holds BCA harmless against any claims, suits, and/or other legal actions from any party in connection therewith.
5. The Super Admin and Users are required to maintain the confidentiality of their Passwords used for accessing the Merchant BCA application. The Merchant, Super Admin, and Users are fully responsible for the use of their Passwords and for any misuse of the Merchant BCA application, User Emails, and/or Passwords.
6. To be able to use the Merchant BCA application, the Merchant must:
 - a. Ensure that the Users download and install the Merchant BCA application on the cellular phone/mobile phone used by the Users;
 - b. Have a BCA Automated Teller Machine (ATM) card (if an individual Merchant);
 - c. Have a mobile phone number registered with m-BCA (if an individual Merchant).
7. The email address registered by the Merchant when applying to become a new individual Merchant through the Merchant BCA application or when registering for the Merchant BCA application will serve as a User ID. The Merchant must ensure that the email address has not been previously registered on the Merchant BCA application. BCA reserves the right to reject any request for a User ID by using an email address previously used to request a User ID on the Merchant BCA application.
8. The Users of the Merchant BCA application must ensure that the data and information provided during the registration process of the Merchant BCA application are accurate and valid and do not belong to any other parties.
9. The Users, according to their respective roles and authorities, can use the Merchant BCA application as described below:
 - a. Super Admin:
 - i. Register as a Merchant;
 - ii. Manage Users and Users' access to the Merchant BCA application, including creating, modifying, and deleting the data of Users with the roles of Admin, Cashier, and Finance on the Merchant BCA application;
 - iii. Request additional Terminals and/or other facilities related to the acceptance of transactions by the Merchant and apply for their termination;
 - iv. Request changes and/or updates to Merchant data and/or Merchant business information on record with BCA;
 - v. Access and obtain information related to transactions and BCA products/services used by the Merchant, including but not limited to receiving notifications and viewing the Merchant's transaction history; and
 - vi. Take other appropriate actions according to the provisions applicable at BCA by which the Merchant is bound.
 - b. Admin:
 - i. Manage User settings and access (except Super Admin) on the Merchant BCA application, including adding and/or deleting the data of the Users registered on the Merchant BCA application;
 - ii. Take other appropriate actions according to the authorities determined by the Super Admin/Admin and the provisions applicable at BCA.
 - c. Finance and Cashier:
 - Take appropriate actions according to their respective roles and authorities determined by the Super Admin and the provisions applicable at BCA.

10. The Users of the Merchant BCA application must ensure that the cellular phone/mobile phone used to access the Merchant BCA application is free from viruses, malware, and/or any other things that may harm the Merchant and/or Users.
11. In using the Merchant BCA Application, the Merchant shall be obliged and responsible for ensuring that each user of the Merchant BCA Application:
 - a. Ensures the accuracy and completeness of the data, information, content, and/or documents entered into the features available on the Merchant BCA Application;
 - b. Ensures that the data, information, content, and/or documents entered into the features available on the Merchant BCA Application do not violate public decency or any intellectual property rights of any party;
 - c. In the event that the data, information, content, and/or documents entered by the Merchant and/or the User into the features available on the Merchant BCA Application belong to another party, the Merchant shall ensure that the entry of such data, information, content, and/or documents has obtained the permission or consent of the owner of such data, information, content, and/or documents.

Any consequences arising from the failure to comply with the provisions set out above, whether in whole or in part, shall be the sole responsibility of the Merchant.
12. BCA shall have the right to require the use of certain devices/or features that must be fulfilled by the Merchant or the User in order to access certain features on the Merchant BCA Application, including for purposes of using the Merchant BCA Application to accept transactions.
13. The Merchant is fully responsible for the use of the Merchant BCA application, including for the following:
 - a. the appointment of the Super Admin and Users;
 - b. all activities performed by the Super Admin and Users on the Merchant BCA application, including but not limited to creating and managing Users by the Super Admin/Admin;
 - c. the registration of email addresses for the Super Admin and Users;
 - d. any misuse that may arise from the management of Users, User IDs, and/or Passwords on the Merchant BCA application;
 - e. The entry of data, information, content, and/or documents into the Merchant BCA Application by the Merchant or the User; and
 - f. any misuse of a Static Payment QR Code by the Merchant or any other parties.

The Merchant hereby holds BCA harmless against all claims, suits, and/or other legal actions of any kind from any party in connection therewith.
14. Any instruction from the Users of the Merchant BCA application, as stored in BCA's data center, shall be deemed as accurate data, binding on the Merchant and serving as valid evidence of an instruction from the Merchant to BCA, unless proven otherwise by the Merchant.
15. BCA receives and executes each instruction from the Merchant as a valid instruction based on the use of the User ID and Password. BCA has no obligation to examine or investigate the authenticity or validity of the User ID and Password or the authority of the User ID and Password user and assess or prove the accuracy or completeness of the instruction. Such instruction is considered valid and legally binding on the Merchant, unless proven otherwise by the Merchant.
16. The Users of the Merchant BCA application are required to upgrade the Merchant BCA application upon request by BCA. Failure by the Users of the Merchant BCA application to upgrade the Merchant BCA application may result in the Merchant and/or the Merchant BCA application Users not being able to use the Merchant BCA application or being able to access only certain features on the Merchant BCA application.
17. The Merchant/Users agrees that:
 - a. BCA reserves the right to store and use the personal data, contact information, image data, location data, and other data of the Merchant/Users from the cellular phone/mobile phone used by the Merchant/Users to download the Merchant BCA application, with the prior consent of the Merchant/Users; and
 - b. BCA and/or other parties cooperating with BCA may obtain, access, store, and use data from the cellular phone/mobile phone used by the Merchant/Users to download the Merchant BCA application;

among other things, for the convenience and security of the Merchant/Users in accessing and using the Merchant BCA application, promotion of the banking products of BCA and other parties cooperating with BCA, and provision of services to the Merchant.
18. BCA has the right to terminate the provision of the Merchant BCA application to the Merchant according to the procedures applicable at BCA, which will be notified to the Merchant in any form and through any means according to applicable law, among other things, if the Merchant uses the Merchant BCA application for unlawful activities.
19. The provision of the Merchant BCA application will terminate if:
 - a. the Merchant requests the termination of their status as a Merchant;
 - b. BCA ends its cooperation with the Merchant and/or ceases to provide the Merchant BCA application.
20. Notwithstanding the provisions of point M.19 above, based on certain considerations by BCA, BCA shall have the right to suspend or terminate the provision of certain features and/or services on the Merchant BCA Application used by the Merchant, whether in whole or in part, in accordance with the procedures applicable at BCA, which shall be notified to the Merchant in any form and through any means in accordance with applicable laws and regulations.

N Force Majeure

1. In the event of Force Majeure, the party affected by the Force Majeure event must notify the other party in writing of the occurrence of the Force Majeure event no later than 14 (fourteen) Calendar Days from the date of occurrence of the Force Majeure event. Upon receipt of the written notice of Force Majeure, BCA and the Merchant will promptly hold a discussion to determine the consequences of the Force Majeure event and the way to resolve it.
2. Failure or delay by the party affected by the Force Majeure event in fulfilling the obligation described in point N.1 above may result in the non-recognition of the event experienced by the affected party as Force Majeure.
3. The Merchant hereby holds BCA harmless against all claims, suits, and/or other legal actions in any form arising from BCA's delay and/or failure to fulfill its obligations related to BCA's services to the Merchant under these BCA Merchant Terms and Conditions if the delay and/or failure is due to events or occurrences beyond BCA's control or ability, including but not limited to natural disasters, major conflagrations, wars, disease outbreaks, riots, sabotage, equipment/system/transmission breakdowns, power failures, system disruptions, telecommunication interruptions, or government policies that prohibit or prevent BCA from fulfilling its obligations.

O Confidentiality

1. The Merchant must maintain the confidentiality of all transaction information and/or data including but not limited to proof of transactions and data of users/owners of Cards, Electronic Money, and/or other sources of funds by not disclosing the same to parties other than BCA or parties appointed by BCA.
2. The Merchant is prohibited from logging or recording the Card data owned by the Cardholder on the Merchant's equipment or any equipment other than the Terminal, including the Primary Account Number data or Card number, among other things, by swiping the Card on the cash register, logging or recording the Card data in any form or through any media.
3. For purposes of fulfilling BCA's obligations to the Merchant, including transaction processing and settlement, complaint handling, and fulfillment of BCA's obligations under applicable laws and regulations and/or the provisions applicable at Card principals, BCA may disclose any data or information relating to the Merchant and the transactions to parties entitled to receive such data, including banking supervisory authorities, parties authorized by regulators, and/or principals/issuers of Cards, Electronic Money, and/or other sources of funds.
4. At the request of the competent authorities, the Merchant hereby agrees that BCA may provide any data or information relating to the Merchant and transactions conducted at the Merchant to law enforcement authorities or competent agencies/authorities for purposes of conducting inquiries, investigations, and/or other law enforcement actions.

These provisions shall remain valid and binding on the Merchant even after the cooperation has ended.

P Dispute Resolution

1. The Merchant agrees that any dispute or difference of opinion arising from and/or in connection with the implementation of these BCA Merchant Terms and Conditions between the Merchant and BCA shall be resolved in an amicable manner.
2. Any dispute or difference of opinion that cannot be amicably resolved between BCA and the Merchant shall be resolved by means of banking mediation at Bank Indonesia or the Financial Services Authority or by means of mediation through an Alternative Dispute Resolution Institution included in the List of Alternative Dispute Resolution Institutions established by the Financial Services Authority (OJK).
3. Any dispute or difference of opinion that cannot be resolved in an amicable manner, by banking mediation, and/or by means of mediation as described in point P.2 above shall be resolved through the District Court of Central Jakarta, without prejudice to BCA's right to file a suit or claim at any other District Court within the territory of the Republic of Indonesia.

The Merchant hereby confirms that the Merchant has read, understood, and agreed to all the provisions outlined in these BCA Merchant Terms and Conditions and that BCA has provided explanations to and sought confirmation from the Merchant regarding their understanding of the benefits, fees, and risks associated with the use of the facilities by the Merchant as described in these BCA Merchant Terms and Conditions.

Q Complaint Handling

1. Any complaints about the implementation of these BCA Merchant Terms and Conditions may be filed with BCA through the nearest BCA branch office, Halo BCA, or Merchant Solution. For the purposes of handling such complaints, BCA has the right to request the Merchant to submit a copy of the Merchant's identity and other supporting documents to follow up on the complaints.
2. BCA will respond to such complaints in accordance with prevailing laws and regulations. Further information regarding BCA's complaint handling procedures is available on BCA's official website at bca.id/penangananpengaduan

R Miscellaneous

1. BCA has the right to amend and/or supplement these BCA Merchant Terms and Conditions, and any such changes and supplements will be notified by BCA to the Merchant in any form and through any means according to applicable law.
2. The Merchant hereby undertakes to comply with these BCA Merchant Terms and Conditions and all provisions and procedures related to the following:
 - a. procedures for accepting Cards, Electronic Money, and/or other sources of funds;
 - b. use of the Terminal and its supporting facilities;
3. BCA has the right to amend all the provisions and procedures referred to in point R.2, and any such changes and supplements will be notified by BCA in any form and through any means according to applicable law.
4. BCA has the right to terminate cooperation with the Merchant by giving notice to the Merchant in any form and through any means according to applicable law.
5. BCA has the right to retain the Merchant Data Form (FDM) and all supporting documents submitted by the Merchant to BCA, regardless of whether the application to register as a Merchant is approved or rejected by BCA.
6. These BCA Merchant Terms and Conditions shall remain valid and binding on the Merchant even though the Merchant ceases to be a BCA Merchant as long as the Merchant still has outstanding obligations to BCA, including but not limited to the obligation to keep the proof of transactions as referred to in point B.2.f
7. If the Merchant applies for a Corporate Business Account, Recurring, Electronic Cash Register (ECR) Interface, Smartcash and/or other BCA facilities related to the facility requested by the Merchant, such facilities shall be regulated by separate provisions or agreements specific to those facilities.
8. The Merchant must always update the Merchant's data held by BCA through the means determined by BCA if there are changes to the Merchant's data held by BCA. All consequences arising from the Merchant's failure or delay in updating the Merchant's data on record with BCA as described above shall be the full responsibility of the Merchant.

These Terms and Conditions for Merchants of PT Bank Central Asia Tbk ("BCA") have been adjusted in compliance with prevailing laws and regulations, including Regulations of the Financial Services Authority