



BCA EDC is BCA’s electronic banking devices that accept various payment methods.
Static QRIS is a permanent payment QR code that is unique to each merchant and can be scanned repeatedly.

A Key Features

- BCA EDC is used to accept payment transactions using debit and credit cards, including those issued by BCA and other banks in partnership with BCA and to process payments through dynamic QRIS, i.e. a payment QR code generated via the EDC machine’s QR menu and includes the transaction amount.
- Static QRIS is used to accept payments that can be scanned multiple times to facilitate different transactions. Static QRIS contains merchant-related information, and payment is made by the customer by scanning the QR code and entering the transaction amount.
- Flexibility to withdraw payment transaction funds to the merchant account through the Settlement or Multi Settlement feature (for certain types of transactions and criteria based on BCA's analysis).
- Get an account to access the Merchant BCA application. The Merchant BCA app offers features such as new merchant registration, EDC & QRIS application, transaction report viewing, and access to Merchant Care.

B Fees

Debit/Credit/Flazz Transactions

Transaction	Card Type	Type of Merchant	MDR Standard	
			On Us ^{a)}	Off Us ^{b)}
Debit Card	Debit BCA	Non-Special MCC	0,15%	-
	Debit Maestro		-	2%
	Debit Cards from Other Banks		-	1%
	Debit BCA, Debit Maestro, Debit Cards from Other Banks	Education	0,15%	0,75%
		Gas Station (SPBU)	0,15%	0,50%
		Social Assistance, Tax, Donations	0%	0%
Credit Card	BCA Card	Non MCC Specific	1,5% ^{c)}	
	Visa, Mastercard		2% ^{d)}	
	Japan Credit Bureau (JCB), UnionPay (UP)		2%	
	American Express (Amex)	Retail, F&B, etc.	2,5%	
		Merchant MNA	As per MNA Amex terms	
	Indonesian Credit Card (KKI) using a physical card	Special non MCC	-	1,1%
Flazz	Regular Transactions		0,5%	
	G2P/P2G transactions (e.g. social assistance, tax payments, passports, and donations (non-profits))		0%	

Debit Cards & Credit Cards last modified: 01-10-2026
Flazz Card last modified: 01-03-2021

Notes:
a) On us: if the customer makes a transaction using BCA's payment source.
b) Off us: if the customer makes a transaction using a non-BCA payment source.
c) The standard MDR fee for Prioritas and Solitaire is 0.9%.
d) The standard MDR fee for Prioritas and Solitaire is 1.9%.

- The MDR value may change from time to time. Any changes will be notified by BCA to the merchant in any form and through any channel in accordance with the applicable regulations.
- The MDR value for QRIS transactions with KKI follows the QRIS MDR value.
- The MDR value that applies to merchant applicants is the one listed in the Merchant Data Form (FDM).
- The transaction limit with Static and Dynamic QRIS payment methods is IDR10,000,000 per transaction. This transaction limit is subject to change according to the applicable provisions of Bank Indonesia.
- The limit for contactless debit transactions without a PIN on the BCA Debit/ATM Card is IDR1,000,000 per day per card. If this limit is exceeded, only contactless debit transactions with a PIN or debit transactions by dipping the card at the transaction terminal can be performed.

QRIS Transactions

Type of Merchant	Category	Transaction Amount	MDR
Regular	Micro Business (UMI)	≤ IDR500.000	0%
		> IDR500.000	0,3%
	Small Business (UKE), Medium Business (UME), Large Business (UBE)	≤ IDR100.000	0%
		> IDR100.000	0,7%
Special	Education	≤ IDR100.000	0%
		> IDR100.000	0,6%
	Gas Station (SPBU)	≤ IDR100.000	0%
		> IDR100.000	0,4%
	Government to People (G2P) – Social Assistance (<i>Bansos</i>)		0%
	People to Government (P2G) – Taxes, Passports and social donations (Non-profit)		
	Public Service Agency (BLU) and Public Service Obligation (PSO)		

Last modified: 01-10-2026

C

Benefits

- Merchants can minimize the risk of receiving counterfeit money as transactions are cashless.
- A payment option that allows merchants to accept payments from various issuers.
- Gain comprehensive access to a wide range of features available within the BCA Merchant App and BCA QR Merchant Service.

E

Requirements and Procedure

- Prepare the necessary documents as per the requirements listed on BCA's official website for the following merchant types:
 - Individual Business Owner
 - Professional (e.g., doctors, accountants, midwives, notaries, etc.)
 - Entities

The merchant may ask questions and lodge complaints via the following:

Merchant Solution via phone 1500788 or the haloBCA App
BCA Branch Office

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Additional Information

- Merchants are prohibited from charging surcharges to the Cardholders and/or owners of Electronic Money and/or other sources of funds for the transactions fees BCA charges the merchant.
- For information on closing or discontinuing the service, merchants can request the closure of EDC/QRIS products through branches, by contacting Merchant Solution, or through the Merchant BCA application.
- BCA will inform you of any changes to the benefits, costs, risks, terms and conditions of this Product and/or Service through any means in accordance with the applicable legal provisions.

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Disclaimer

- BCA may reject the product and/or service application form if Customer does not meet the applicable requirements and regulations
- Merchant has read and understood the product and/or service according to the Summary of Product and Service Information.
- This Summary only serves as a means of product and service information for prospective Merchant/Merchant and is not intended as a formal offer of a product and/or service.
- Merchants must carefully read, understand, and agree to the application form of product and/or service.
- Information included in the product and/or service summary is valid from the date of printing of the document.
- Merchant must carefully read this product and/or service Summary before agreeing to register for the product and/or service and Customer may rightly ask a Bank employee or call Merchant Solution at 1500788 for any inquiries or complaints related to the Product and/or service summary
- In the event that there is a discrepancy in interpretation between the versions of Indonesian and English, then the version of Indonesian language shall prevail.

This Summary complies with the provisions of laws and regulations, including the provisions of Indonesia Financial Service Authority (OJK)

BCA provides information regarding product information, product terms and conditions, product and/or service summary and its changes via website bca.co.id

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Risks

- Misuse of PIN/Password/OTP and User ID due to negligence by the merchant.
- Delays in settling transactions made at EDC by the merchant may hinder the crediting of transaction proceeds to the merchant's account.
- If the merchant fails to respond to or provide an answer to the owner of the source of funds' correction request within the time required by regulations, BCA may debit the merchant's account to return the payment transaction proceeds or credit them to the source of funds account without merchant approval, in accordance with applicable regulations.

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Simulation

Example of transaction at UKE Merchants
Total QRIS transaction settlement = IDR150.000
then the nominal amount that will be credited to the merchant's settlement account is:
Amount = Transaction Nominal - (Transaction Nominal x UKE Regular MDR)
Amount = IDR150.000 - (IDR150.000 x 0,7%)
Amount = IDR148.950