

BCA e-Commerce Acquiring is a payment gateway service for processing goods and services transactions conducted by merchant customers through the network provided by BCA.

A Key Features

- There are two types of payment gateways available for merchants to choose from: BCA e-Commerce Payment Gateway (BCA PG) and Mastercard Payment Gateway Services (MPGS).
- Merchants can accept customer transactions using cards with the BCA Card*, Visa, Mastercard, JCB, Amex, and UnionPay* logos from all domestic and international banks.
- Merchant customers using BCA Credit Cards can enjoy 0% installment facilities for up to 36 months and the Reward BCA* redemption.
- There is a dashboard for merchants to view transaction history in real time and directly void and issue refunds.
- Equipped with Dynamic Currency Converter (DCC)*, which allows merchant customers to select the currency exchange rate of their country of origin at the time of the transaction, so that merchant customers know the amount to be charged by the card issuing bank.
- Equipped with the Payment Link* feature that makes it easier for merchant customers to complete e-Commerce transactions using a special link provided by BCA PG (without visiting the merchant's website).

*) Only applicable for the BCA PG type.

B Fees

Merchants are charged a Merchant Discount Rate (MDR).

Card Type	Merchant Type	Standard MDR
BCA Card		1.5%
Visa		
Mastercard	All	3%
JCB		
UnionPay		

Card Type	Merchant Type	Standard MDR
	Non-special MCC	
American Express (Amex)	Special MCC	3,25%
	MNA Merchant	According to MNA Amex terms

- The MDR applied to merchants is the MDR that has been mutually agreed upon in the *Formulir Pengajuan Merchant e-Commerce (FPME)*.
- MDR may change depending on transaction frequency and BCA business calculations.

C Benefits

- Merchants receive an all-in-one solution for accepting e-Commerce payments with cards online.
- Merchants can receive payments anytime and anywhere.
- Merchants get transaction reports every day.

D Risks

- A transaction failure may occur due to connection problems between BCA eCommerce Acquiring and the card scheme/principal or the cardissuing bank, system issues, or rejection by the issuing bank due to verification or validation failure.
- The risk of transactions that are not authenticated using 3D Secure, in which case the merchant is required to pay penalties if the merchant's customer raises a disputed transaction.

E Requirements and Procedures

- Meet the general criteria of BCA merchants, including:
 - Carrying out business activities or a non-profit entity/institution that does not violate the provisions of the law.
 - Not included in the merchant blacklist.
- The merchant must submit documents as required.

The merchant may submit inquiries and complaints through:

Merchant Solution via telephone 1500788 or the haloBCA App

Email: layanan_merchant@bca.co.id

G Other Information

- Authentication using 3D Secure is mandatory. If the merchant chooses or requests not to perform the authentication process, then the risk of the transaction will be borne by the merchant.
- BCA shall inform all changes to the benefits, fees, risks, terms and conditions of this Product and/or Service through any means in accordance with applicable legal provisions.

H Disclaimer

- BCA reserves the right to reject applications for products and/or services from merchants if they do not meet applicable requirements and regulations.
- The merchant has read and understood the product and/or service according to the Product and Service Information Summary.
- This summary is not an offer for products and/or services to the merchant that are not included in the Product and Service Information Summary.
- The merchant must follow, understand, and agree to the product/service application process.
- Information contained in the Product and Service Information Summary is valid as of the document printing date.
- The merchant must read and understand this summary before submitting a product/service application and has the right to ask BCA staff or contact Merchant Solution at 1500788 for clarification or to file complaints regarding the Product and Service Information 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

F Simulation

Transaction Amount	MDR	MDR Amount	Amount Received by Merchant
IDR1.000.000,00	3%	IDR30.000,00	IDR970.000,00

Remarks:

- This simulation is only a tool or example of calculation and does not serve as a reference for the MDR amount charged.
- The amount received by the merchant from each transaction is the transaction amount minus the MDR that has been mutually agreed upon in the FPME.