

## DFCC Pay Terms & Conditions

By clicking on the “I Accept” button below, the Customer accepts and confirms as follows:

**That these Terms and Conditions, together with details relating to the DFCC Pay, have been explained to the Customer and that the Customer has read and understood these Terms and Conditions, and such details, and agrees, and consents to be bound thereby.**

### 1. Definitions

In this document and pertaining to the use of DFCC Pay, unless otherwise specified:

**DFCC Pay app** - means the mobile application relating to DFCC Pay available for downloading through the app store and play store.

**Customer** - means an individual who chooses to utilize the functions available in the DFCC Pay app by accepting these Terms and Conditions by downloading and installing the DFCC Pay App.

**Merchant** - means the suppliers of goods and/or services who choose to utilize the functions available in the DFCC Pay app for the purposes of their business, by registering with DFCC Bank PLC and accepts payment for goods/services.

**QR Code** - means the unique two-dimensional bar code generated by the Bank for the purpose of identifying a QR Merchant.

**QR Transaction** - means a transaction made through a QR code to the Merchant utilizing the QR service.

**Scan to Pay** - means to the customer will scan a QR code which contents Merchant details and input the amount of the transaction if necessary, and confirm.

**Username** - The name\credentials that is registered by a customer for the purpose of accessing the DFCC Pay app.

**PIN** - means the Personal Identification number used to access the DFCC Pay app.

**DFCC Bank PLC** - Development Finance Corporation of Ceylon, was incorporated under the Companies Act No 7 of 2007 with the name DFCC Bank PLC.

### 2. DFCC Pay App

The DFCC Pay app is designed to enable customer to facilitate transactions through a mobile based payment solution to make QR payments directly from a given card scheme or account or other payment options, providers, aggregators, etc;

QR payment solution doesn't require any additional hardware unlike for physical card transactions where Electronic Data Capturing Terminals are used. The Merchant will have a mobile data connected device which generates a Static or Dynamic QR.

The Terms and Conditions set out in this DFCC Pay agreement governs the provision of the QR Pay service by the Bank to a customer and the use of same by the customer. The customer is advised to call the Bank's Contact Centre or access the Bank's website on [www.dfcc.lk](http://www.dfcc.lk) for further information pertaining to QR based payments. In particular, any amendments to these Terms and Conditions shall be published on such website and notified to the customer via electronic message.

### **3. Commencement of DFCC Pay**

To utilize the service:

- a. Download the DFCC Pay app from Play store or App store.
- b. For a User Validation enter the NIC and mobile number. Key in the one time password.
- c. Once the verification is successful, create Profile by entering a user name and a PIN.
- d. For the purpose of accessing the service, the personal identification number must be used to first activate the DFCC Pay app.
- c. Scan the image of the card or enter the card number or the Bank account details to add a card or account.

Note : If the mobile number used for the creation of the profile and the mobile number registered in the Bank for the card\account differs, all alerts on the card/account activities on the DFCC app will be sent to the mobile number registered in the card and Bank account only.

### **4. Requirements to become a DFCC Pay app user**

- a) Be a resident of Sri Lanka and be 18 years of age.
- b) Hold a device with a compatible operating system.
- c) Hold a suitable mobile connection in Sri Lanka.
- d) A holder of a card and Bank account opened and operated in Sri Lanka.

## **5. Undertakings of the Customer**

a) The customer is responsible for keeping the login information confidential and preventing fraudulent or unauthorized usage of his\her credit card or Bank account or any other payment solution through the QR service. The customer is also responsible for ensuring that the details of each QR transaction made using the QR service is accurate.

b) In the event of the loss of any Mobile Device and/or where the confidentiality and security of the customer's account is likely to have been or potentially will be compromised, it is the sole responsibility of the Customer to bring such instances to the notice of the Bank immediately. In particular, the Customer shall promptly call the Contact Centre to report such event and shall follow the instructions provided by the Bank to the Customer in order to rectify or otherwise deal with the issue.

c) The Bank reserves the right to display the Bank's marketing material electronically on the DFCC Pay system and conduct SMS promotions from time to time.

d) The Bank need not seek further confirmation on the authenticity of transactions and will not held liable for carrying out instructions that are validated by the User ID, PIN' s\Passwords, OTP, push payments, etc; at Merchant locations, app stores, websites, any machine or device.

e) The DFCC Pay app is inter-operable and customers can add cards and Bank accounts of any local Card issuer/Bank/Others for the purpose of transacting through the app. All disputes with respect to other than DFCC cards and Bank accounts must be reported to the respective Issuers/Bank/Others by the customer.

f) The customer agrees to nominate a Card, Bank account to be linked to the Customer's DFCC Pay profile for the purposes of effecting transactions. The operating instructions given at the time opening the said card and/or Bank account to the customer by his/her Bank may be contravened when debiting the account for the purpose of transacting through the DFCC Pay app of the customer. The customer accepts such responsibility.

g) The Bank reserves the right to impose limits on DFCC Pay transactions.

## **6. Reporting Unusual Events**

a) A customer shall immediately report to the Bank, if the electronic equipment he\she uses is lost, stolen or tampered with;

b) If there has been unauthorized access to the card/Bank account, mobile app, or electronic equipment with which the customer use to access the DFCC Pay app.

c) When a third party gets to know the customer's user name and password.

## **7. Instructions & Confirmations**

Instructions sent by the customer to the Bank will be considered received only when the request has reached an authorized office of the Bank in the prescribed manner and the Bank has had reasonable time for acting upon such notification.

Any instructions to block, modify, vary or recommence the operations of a DFCC Pay account will take place only after such instructions have been verified by the Bank.

## **8. Dispute Resolution**

In the event of there being a dispute with regard to the DFCC Pay Service, the customer shall report same to his/her Bank where the card has been issued or to the Bank/Financial Institution/Others where the account is maintained.

For DFCC cardholders and Bank account holders, the Bank shall address such dispute and exercise its best endeavors to settle the dispute as per the laws related to each payment schemes/card holder agreement.

The Bank will not be liable for any defect or deficiency in the goods or services supplied to the customer by the Merchant through the use of QR service.

The Bank will not be liable for any liability loss, damage, cost and/ or expenses whatsoever due to the availability or non-availability of the QR service, any delay or failure in the making of a QR transaction, or any loss, injury or inconvenience which you may suffer as a result of using the QR service.

## **9. Termination**

a) If the customer wishes to terminate the use of the DFCC Pay account for whatever reason, the Bank should be informed in writing. The customer should pay any fees or levies or transactions pending prior to termination.

b) The Bank shall have the right to terminate, suspend or place restriction on profile, card, Bank account at its discretion without prior information for any reasonable cause.

Please reach us via : our 24x7 Contact Centre hotline 0112 350000 or email [info@dfccbank.com](mailto:info@dfccbank.com).

**I have read and understood the Terms and Conditions herein and agree to abide by it always.**

**Agree**

**Decline**