Dear Merchant Partner,

We thank you for partnering with HDFC Bank for all your payments and banking needs.

We are pleased to inform you that HDFC Bank QRs powered by SmartHub Vyapar can now accept Rupay Credit Card payments via UPI – Scan & Pay.

Customers now have the choice of linking their Rupay Credit Card to their virtual payment address (VPA), i.e. UPI id thus enabling safe and secure payment transaction.

Existing Credit Card Merchant Discount Rate (MDR) will be applicable for such UPI transactions made through linked Rupay Credit Card.

Important: For payment values up-to Rs.2000/- MDR will NOT be applicable for merchants with annual turnover of less than Rs.20 Lakhs (maintained in Bank records).

If you have any questions or need clarification, please contact the regional merchant helpdesk.

Other Terms and Conditions of Merchant Service agreement remain unchanged.

Warm Regards,
HDFC Bank