



For Applicant




Details and Conditions for K-Merchant

Conditions for applicant

- Individual, not less than 20 years old or business registered in Thailand
- Have a KBank savings or current account. For individual, the applicant's name must correspond to the account name. In case of a joint account, the store owner must be an account owner. For registered business, the account name must be in the business' name.
- General stores (not operating businesses that require KBank's special consideration) applying for bill payment acceptance via mail/email/tele-order) are required to have deposit registered as security at 1 percent of monthly sales turnover or a minimum of 500,000 Baht or the amount as KBank deems appropriate.
- To apply for EDC (SIM Card), the Applicant can check conditions for SIM Card registration via AIS or DTAC mobile network by following the steps below:
 1. For DTAC: **Press *126*1*, followed by 13-digit national ID card number or Taxpayer ID number** and call.
 2. If the Applicant receives the SMS reply "New registration not allowed/Purchase of mobile phone at special price not allowed", the Applicant should make payment before applying for the service.
- ****Warning****
 1. The Applicant shall not disclose any information related to the Payer or bill payment to any person and shall not use it with other businesses, unless prior consent has been given by KBank or the data subject in writing.
 2. The Applicant shall not keep the Card number's data, the Card's expiry date and CVV code of the Payer, unless prior consent has been given by KBank, and the storage format must be in strict compliance with the standard determined by KBank and the Card Scheme Provider. The Applicant must be careful in keeping other data of the Payer.
 3. The Applicant shall be fully responsible for any damage that may be incurred.
- KBank reserves the right to approve the application for K-Merchant per KBank's operational procedures and at its own discretion.

Service format

	K SHOP	K SHOP + mPOS	EDC
Store size	Small stores	Small stores which allow onsite bill payment	Medium to large-sized stores with permanent establishment
Device for connection	Connection via mobile network compatible with iOS 9.0 up or Android 5.0 up	Bluetooth connection via mobile phone network compatible with iOS 11 up or Android 7.0 up	Connection with <ol style="list-style-type: none"> 1. Fixed-line phone 2. LAN 3. SIM Card
Bill payment limit (or as determined by KBank)			
QR Code Thai Standard	20,000 Baht/transaction and 300,000 Baht/month/merchant code	20,000 Baht/transaction and 300,000 Baht/month/merchant code	20,000 Baht/transaction and 300,000 Baht/month/merchant code
QR Credit Card	20,000 Baht/transaction and 300,000 Baht/month/merchant code	20,000 Baht/transaction and 300,000 Baht/month/merchant code	20,000 Baht/transaction and 300,000 Baht/month/merchant code
Physical Card	-	20,000 Baht/transaction and 300,000 Baht/month/merchant	20,000 Baht/transaction and 300,000 Baht/month/merchant code
Increase bill payment limit via the K-BIZ Contact Center at 02-8888822	Subject to KBank's conditions	Subject to KBank's conditions	Subject to KBank's conditions

	K SHOP	K SHOP + mPOS	EDC
			
Full Payment (1 MIDs)	✓	✓	✓
Smart Pay	-	✓	✓
Dynamic Currency Conversion (DCC)	-	-	✓
(K Point)	✓	✓	✓
Payment type			
• Credit card/Debit card/ Xpress Cash card/electronic card (Physical Card)	✓ (QR credit card payment (Virtual Card) and Payment Link only) (upon application)	✓	✓
QR Credit card (Virtual Card)	✓	✓	✓
QR Payment			
• QR Code (Thai Standard) / Alipay / WeChat Pay	✓	✓	✓ (Not compatible with fixed-line phone)
Fees/service charges (exclusive of VAT)			
Application fee	No	2,900 Baht	Waiver (normal 3,000 Baht)
Monthly fee up to 450 Baht/unit	No	No	Waiver: In case of sales during the most recent three months not less than 30,000 Baht/unit
Sales slip and/or maintenance fee	-	-	Waiver (Normal: 100 Baht/month)
SIM Card fee (pay directly with mobile phone network provider)	-	-	100 Baht/month Upon application for EDC (SIM Card)
Application channel			
Individual	Via K SHOP application with identity verification via K PLUS		Via branch or sales team
Registered business	Via branch or sales team		

Remark: For more information, please call the K-BIZ Contact Center at tel. 02-8888822.