PUNJAB RAJ BHAWAN CHANDIGARH

**NIL TRANSACTION CHARGES FOR SAMPARK ONLINE SERVICES AND BHIM UPI IS NEW MODE OF PAYMENT FOR ELECTRICITY & WATER BILLS**

          Chandigarh October 3:   Taking online services to another level by providing convenience and tangible benefits to the public, the  Governor Punjab and Administrator Chandigarh, Sh. V.P. Singh Badnore announced the waiving off  MDR charges on online payment on Sampark  portal and also launched a new mode of online payment via Bhim-UPI QR code.

                 Launching these new facilities for the City residents today at Punjab Raj Bhawan , Sh. Badnore said Waiving off the MDR on Internet banking & debit/credit card usage and launching Bhim Upi mode of payment is a substantial move in the current scenario as it will encourage citizens to experience the transactional ease of digital payments which will immensely pay off in the long term”. He said now citizens have to pay nil transaction charges while making electricity & water payment or property tax through net banking, debit card & credit cards of any bank at [www.sampark.chd.nic.in](http://www.sampark.chd.nic.in) and for those who are into mobile banking and don’t want to use their debit or credit cards can make payments through Bhim UPI by scanning the QR code through their mobile using BHIM/UPI mobile app of any bank with nil transaction charges. Sh. Parimal Rai, IAS, Adviser to the Administrator, Sh. Ajoy Kumar Sinha, IAS, Finance Secretary, Sh. Jitender Yadav, IAS, Special Secretary Information Technology, Sh. Arjun Sharma, IAS, Director Information Technology were also present.

                 This move will also address long pending demands of citizens of waiving of the MDR Charges on all online transactions. MDR or any other charge will not be levied on the citizens or department and this facility will be extended to the general public through AXIS Payment gateway which is the banker to facilitate banking services for the sampark project. This will give boost to cashless transactions by encouraging more citizens to opt for digital transaction.

                 Earlier to make online payment citizens were levied with Rs.10/- transaction charges for internet banking, 0.90% transaction charges for payment above Rs. 2000/- through debit card & 1% transaction charges for payment through credit card. Now with the integration of AXIS bank gateway all transaction charges are nil irrespective of payment is being made through internet banking, debit/ credit card of any bank or either through mobile  phone  by downloading “e-sampark Chandigarh” mobile app which is available on Google Play Store for android user and on App store for  i phone user.

                 Over the period of time people have moved to digital transaction modes of  debit/credit card and net banking for making cashless payment but these methods of electronic  payments have strings attached to it in terms of cost of owning and running swipe machines. To further give impetus to cashless transaction by simplifying methods of digital transaction, SPIC in association with AXIS Payment Gateway, integrated  bhim QR code and bhim/UPI app mode of payment in samaprk portal so that citizen can make easy payment through this apps as well without using debit/credit card.

                 Bharat Interface for Money (BHIM) app provides fast, secure, reliable medium to make digital payments through mobile phone using UPI (Unified Payment Interface) platform via Mobile App.  After downloading the BHIM/UPI app of any bank, give necessary permission and verify mobile number linked with bank account. Register your bank account with BHIM, and set a UPI ID & PIN for the bank account. Users can first create their account on [www.sampark.nic.in](http://www.sampark.nic.in) and after login select payment through bhim/UPI and provide your required payment address (PA) or by scanning the displayed QR code and you can simply start transacting and make your electricity, water and property tax payments with click of button.

          The Bhim QR is a streamline system which will reduce the technological problems and people will not suffer from card loss or card expiry problems. It is the easiest method of payment for users by scanning the QR code through your mobile. Payment made through QR code will directly get transferred to the bank accounts. Bhim QR code will be convenient for those who are into mobile banking and who don’t want to use debit or credit cards for small payments. For making payment, user will need bank UPI app or BHIM app installed in their phone. While making payment you have to open the app and tap on scan QR code or Scan & pay and scan the QR Code. Once the code is scanned, the amount that has to be paid needs to be entered along with a remark and passcode. As soon as the authentications get completed, the money will get transferred to the respective bank account of the department.