

Kotak.biz FAQs

General /onboarding

1. What is Kotak.biz?

Kotak.biz is a one-stop payment acceptance solution designed specifically for sole proprietors and business owners. It is available for Android application through which you can accept digital payments in your store, at customer's place and online.

2. How can I get new version updates?

Each time an update is released, we will send you an in-app notification. You need to update the app on a regular basis for an uninterrupted experience.

To receive an update alert, you must enable the app notification from your smartphone setting.

3. How do I download the Kotak.biz app?

You can download the application from google play store, search for kotak.biz and click on the install button.

Currently we are available only on Android Smartphones.

4. What types of businesses can use Kotak.biz?

- Individuals
- Sole Proprietorship
- Partnership
- Private Limited Company
- Public Limited Company
- Limited Liability Partnership
- Society
- Trust

Kotak.biz can be used by individual business owners like doctors, dentists, personal fitness trainers, yoga instructors, makeup artists, plumbers, electricians and other professional service providers. Businesses including retail, grocery, supermarkets, pharmacy, hotel, restaurant, coffee shop etc. can also use Kotak.biz.

5. How do I contact your Customer Support?

Please follow the steps mentioned below and get your queries resolved:

- Tap on the 'Question Mark' icon from the top right corner
- Select "Report an issue"
- Raise the request specific to the query
- Service requests status will be updated automatically
- No hassle to call customer care for service requests

6. What are the services available in Kotak.biz?

With the Kotak.biz app, you can do the following:

- Collect contactless payments from your customers – In Store and Via QR sharing
- Raise queries related to your transaction and POS terminal via app
- View digital reports anytime

7. What payment modes can be accepted using Kotak.biz?

With Kotak.biz, you can accept payments from the following:

- UPI
- Bharat QR
- QR sharing

8. What do I require to on-board into Kotak.biz?

To get on boarded to kotak.biz app, you need to be an existing kotak POS merchant.

The following onboarding process is undertaken to activate your account to enable you to accept payments via kotak.biz:

1. Download the kotak.biz app from Google Play Store
2. Enter Registered mobile number with Kotak POS and Merchant Identification Number (MID)
3. Follow on screen instructions to activate your account

9. How much time does it take to complete Onboarding Process?

For existing Kotak POS merchants, onboarding process takes 1-5 minutes.

10. What are the charges for using kotak.biz?

There are no extra charges for using the basic services of kotak.biz like UPI QR. Existing POS MDR charges will only be applicable.

Security/settings

11. How can I Change the App Lock PIN of my Kotak.biz account?

- Open the Kotak.biz app
- Tap on 'More' icon from the bottom right corner, then tap 'Settings'
- Tap on 'App Lock PIN' under the security section
- Enter your current PIN
- Create your new PIN and then confirm it
- Tap on 'Save' button, then tap on 'Okay' button

12. How can I add a New Customer to the Customer Database?

- Open the kotak.biz app
- Tap on 'More' icon from the bottom of the screen to view the menu
- Tap on 'Customers', then tap on the + button from the bottom right corner
- Enter the following details: Name, Mobile, Email Address, Address Line, Pin Code, State and City
- Tap on 'Save' button

13. How can I edit Customer Profile?

- Open the kotak.biz app
- Tap on 'More' icon from the bottom of the screen to view the menu
- Tap on 'Customers' to view the list of all your customers along with their transactions and number of visits
- Select the customer from the list to view the profile
- To edit the customer details, tap on 'Edit' icon from the bottom right corner
- Except for the mobile number, you can edit the following details: Name, Email Address, Address Line, Pin Code, State and City
- Tap on 'Save' button

14. How can I Send Receipt to Customers?

You can send receipts via email or SMS to your customer. Once the transaction is completed, tap on 'Send Receipt' button, then enter the email id or mobile number and tap on 'Send Receipt' button.

15. How can I Report an Issue?

- Open the Kotak.biz app
- Tap on 'More' icon from the bottom right corner, then tap 'Settings'
- Tap on the 'Help and Feedback' under more section
- Tap on 'Report an Issue' to enter your issue and select your query
- Tap on 'Submit' button
- Our support team will revert on your query on the open thread
- Status of the query can be tracked from the following Path, Select 'Help' from home page, go to 'Report an Issue' and then go to History to check the status of requests raised

16. I forgot the login PIN of my Kotak.biz app. How can I login?

If you forgot the PIN, then you need to create a new PIN
Please Note: The previously used 6-PIN number cannot be used as a new PIN

- Open the Kotak.biz app, tap on Forgot PIN
- You will receive a one-time password (OTP), and it will be automatically fetched
- Enter the new PIN & tap on the tick mark
- Confirm the new PIN & tap on the tick mark
- Kotak.biz app is now ready to use.

17. What should I do in case I forget my App Lock PIN ?

- In case you forgot the App Lock PIN, Tap on 'Forgot PIN' link.
- You will receive a one-time password (OTP) and it will be automatically fetched.
- Create your new PIN and Confirm.

Transactions

18. My transaction got failed from the app, but money got deducted from customer's account, what to do?

In case the transaction is failed, but the amount is debited from the user's account, then it will be automatically credited back to the user's bank account.

In case of queries, please raise a request from the app.

19. How to perform a transaction using UPI?

- Open the Kotak.biz app
- On the Home Screen, select 'Tap to collect payment'
- Enter the amount
- Tap on 'Collect' to proceed for payment
- Select BharatQR and ask the customer to scan the app
- Tap on the 'Request Payment' button

Note:

- To increase the quantity of this item, you need to tap on the 'In Cart' on the top and use the + button to increase the quantity
- If you want to add another item to this sale, then tap on the 'X' on the top left corner
- Then tap on 'Add One More Item' option from the bottom left corner of the screen
- Enter the amount
- Follow these steps to add as many items required for the sale

20. What should I do in case I suspect fraudulent use of my wallet?

If you suspect any misuse, raise a deactivation request through the App itself or call your relationship manager immediately.