

PAYMENT GATEWAY POLICY

This Payment Gateway Policy (“**Policy**”) applies to all online payments made available on the Dvara Money Platform (“**Platform**”) for the purpose of availing any of the Services offered by and or facilitated through Dvara Money Private Limited (“**Dvara Money/ Us/ We/ Our**”) either directly or through its Service Providers / Partners / Third Party Service Providers, as maybe applicable.

Customers (“**You/ Your**”) using the online payment facility (“**Payment Gateway Services**”) are requested to read this policy carefully before making any online payments via the Platform.

By using the online Payment Gateway Services on Our Platform, You accept and agree to abide by the following terms and conditions, in addition to any other terms and conditions of the Payment Gateway Service Providers as maybe applicable to You :

1. Dvara Money is only providing a link to the Payment Gateway Service which will permit and facilitate You to pay online for any of the Services being availed either directly or via Our Platform.
2. Please be aware that utilizing this Payment Gateway Service may include the use of links to other websites outside Dvara Money’s Platform. You understand and agree that We are not responsible for the terms and conditions, privacy policies and practices of other websites that maybe included or be a part of Your use requirements of the Payment Gateway Service which You access when using links for availing online payment Services from Our website.
3. You acknowledge that in connection with the facilitation of the necessary payments on the Platform through the Payment Gateway Services, You shall be bound by the terms and conditions of the said Payment Gateway Service Providers.
4. As on date, the online Payment Gateway Service shall be facilitated through the below specified Payment Gateway Service Providers via the Platform. You are requested to go through the terms of such Payment Gateway Service Providers prior to availing the Payment Gateway Services.

S.No	Payment Gateway Service Providers	Link to T&C of Service Providers
1.	Razorpay Software Private Limited	https://razorpay.com/terms/
2.	IndiaIdeas.com (BillDesk) Limited	https://www.billdesk.com/web/termsandconditions

Dvara Money shall reserve the right to update and or modify the list of the Payment Gateway Service Providers associated with Our Platform at any time.

5. Payment(s) through this Payment Gateway Service may only be made with an UPI, Credit Card, Debit card or Net Banking, or as per other modes as maybe updated from time to time.
6. During the processing of online payment, You may be asked to provide Your credit or debit card details as part of using the Payment Gateway Service. In this regard, You agree that You will provide accurate information and card details or any other relevant information as maybe requested to the respective payment gateways for availing of Our services on the website and that You will use Your own information, credentials and or card details (“**Credentials**”) and not any unauthorized Credentials of any third party.
7. The Credentials that You provide during the online payment process shall be solely used for the purpose of carrying out the payment towards the Service being opted by You. You agree and acknowledge that the Credentials provided by You will be processed and may be stored by the Payment Gateway Service Provider. The Credentials provided by You are intended to be utilized only for the purpose of completing and processing the payment.

8. You agree and acknowledge that, We will not be subject to accept any liability of whatsoever nature for Your use of the Payment Gateway Service, which includes but is not limited to, a payment transaction not reaching the correct merchant (including Dvara Money) account due to You quoting an incorrect account number or incorrect personal details or providing incorrect Credentials. Neither will We be liable for any payment that is refused or declined by the credit/debit card supplier for any reason.
9. If the card supplier declines payment either any of the merchants (including Dvara Money) for the Service being availed by You, such merchant (including Dvara Money) is under no obligation to bring this fact to Your attention. You should check with Your bank/credit/debit card or allied payment instrument facilitator that payment has been deducted from Your account.
10. In no event, will the merchant (including Dvara Money) or We, be liable for any damages of whatsoever nature arising out of the use, inability to use, or the results of use of the Payment Gateway Service, whether based on warranty, contract, tort or any other legal theory and whether or not advised of the possibility of such damages.
11. The information provided by You will not be disclosed to any third party (which term shall exclude Us and Our Service Providers / Partners and or Third Party Service Providers) unless required in relation to verifications related to fraud, money laundering, bribery, corruption and other statutory obligations as per relevant applicable legislation, or a decision of a competent court. You will be solely responsible for the security and confidentiality of Your Credential details. Dvara Money shall not be liable for any loss/damage that may arise as a consequence of any unauthorized use of Your Credentials.
12. Any additional charges imposed by Your bank or by the Payment Gateway Service Provider, shall be solely borne by the Customer using the online Payment Gateway Service.
13. By agreeing to use our online Payment Gateway Service, You agree to indemnify and hold Dvara Money against any and all claims, losses, damages and actions that You as a Customer may initiate regarding or allied to the online Payment Gateway Service and its allied processes. Dvara Money and its employees will not be held liable for any damages, whether direct or indirect, that may be suffered by the Customer as a result of using the online Payment Gateway Service.
14. All capitalized letters not defined in this Policy shall have their meaning ascribed to them under the DM Terms & Conditions: [dvara-money-terms-conditions.pdf \(dvaramoney.com\)](#) and Privacy Policy: <https://dvaramoney.com/privacy/> .