

# Frequently Asked Questions (FAQs)

## Merchant Partners

### **1. Why have I received this notice?**

This has been sent to communicate that we have received requisite approvals from the National Company Law Tribunal and the Reserve Bank of India to merge Pine Labs Limited into Pine Labs Private Limited (“PLI”) (“Merger”). The surviving entity will be PLI. The business and operations of PLI is not impacted in any manner and there is also no impact to your merchant account or payment processing services as a consequence of this merger.

### **2. Will this merger affect my existing merchant agreement?**

No, your existing merchant agreement remains valid and does not require any modifications or re-signing.

### **3. Will my settlement process or payout timelines change?**

No, all settlement cycles, payout timelines, and reconciliation processes remain unchanged. You will continue to receive your funds as per the existing schedule.

### **4. Do I need to update my banking details or re-submit KYC?**

No, your banking details and KYC documents remain valid. There is no need to re-submit or update anything unless explicitly requested.

### **5. Will there be any changes in my MDR or transaction fees?**

No, your MDR and transaction fees remain unchanged. Your current pricing and fee structure continue as per your existing agreement.

### **6. Will I experience any downtime or disruptions in payment processing?**

No, there will be no service disruptions. All merchant transactions will be processed as usual.

### **7. Will there be any impact on the refund and chargeback process?**

No, all refunds, chargebacks, and dispute resolution processes remain unchanged.

### **8. Will I need to make any changes to my website, app, or POS system?**

No, your existing payment gateway, APIs, and POS integrations remain fully functional. You do not need to update anything.

### **9. Will I receive new transaction reports or settlement statements?**

No, your reports and settlement statements will remain the same. You will continue to receive them through the usual channels.

### **10. Will there be any changes in how I access the merchant dashboard or portal?**

No, your merchant portal login credentials remain unchanged, and you can continue using the platform as before.

**11. Will my recurring payments and subscriptions continue without disruption?**

Yes, all recurring transactions and auto-debits will continue as per the scheduled cycle.

**12. Will my customer support and account manager contact change?**

No, your dedicated account manager and support team remain the same.

**13. Do I need to sign any new agreements due to this merger?**

No, your existing contract remains valid, and no new agreements are required.

**14. Will I need to change my registered merchant name or update my records?**

No, your registered business details remain unchanged.

**15. Will my tax reporting or GST invoicing process be impacted?**

No, there are no changes to tax reporting, GST invoicing, or compliance due to this merger.

**16. Will settlements continue to be processed through the same acquiring bank?**

Yes, your acquiring bank and settlement process remain the same.

**17. Will new merchants need to go through a different onboarding process?**

No, the merchant onboarding process remains unchanged. New merchants will continue to be onboarded as per existing guidelines.

**18. Will my payout frequency (daily/weekly/monthly) change?**

No, your payout frequency remains the same as per your current agreement.

**19. Will my stored payment data and transaction history be impacted?**

No, all merchant data, transaction history, and customer payment details remain secure.

**20. Will my UPI transactions and QR code payments be affected?**

No, UPI payments, QR code transactions, and other digital payment methods remain unaffected.

**21. Will the branding of the payment gateway or checkout page change?**

No, the payment gateway, checkout process, and brand identity remain unchanged.

**22. Will I need to update my API keys or security credentials?**

No, your API keys, webhook settings, and security credentials remain unchanged.

**23. Will I still receive notifications for successful payments, disputes, or refunds?**

Yes, you will continue to receive SMS, email, and dashboard notifications for all transactions.

**24. Who should I contact if I have more questions?**

For any concerns, merchants can contact: [notifications@pinelabs.com](mailto:notifications@pinelabs.com)