### **Available Payment Methods**

The following are the available payment methods

a) Cash, Bank, Credit/Debit card, UPI, Brand EMI, payment gateway (Payu)

#### Security of payment methods

- a) All the Payments methods are safe and confidential, we followed applicable laws and have an own policy to secure the transactions
- b) Our online shopping accsysindia.com App/www.accsysindia.com website are secured by SSL
- c) To prevent online frauds, we notify to our users through messages etc. from time to time.

# Fees and Charges

All the charges on payments are borne by the Company itself.

# **Procedure to Cancel Regular Payments**

- a) We receive information from the users for payments payment fails related issues;
- b) Upon their request, we verify our payment records whether payment was received or not.
- c) If an amount is received, we notify the users and do further process as users desired
- d) If the user desire to get the products return or raise refund request, then we processed the same within 24 to 48 working hours.
- e) Payment is refunded to the user's bank account or the same payment source.
- f) If a payment fails, we notify users to contact the customer care of payment source.

#### Charge-back options

Following are the guidelines that we follow for Charge Back Cases

- a) Verification of payment whether received or not
- b) If the payment is not received then we inform to the users for raise the request at customer care of payment source.
- c) If payment is received, and no Invoices are made against it, we immediately refund the amount to the same payment source.

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