



PAYMENT GATEWAY POLICY

Any Distributor/Customer can buy Dayjoy Products through their Registered ID by using our website www.dayjoy.in or through our APP and by using our Online Shopping facility.

In the Online Shopping facility, Dayjoy have **PAYU & RAZORPAY** as our Payment Gateway Partners. To enhance the customer experience, Dayjoy utilizes either **PAYU or RAZORPAY** as its online payment gateway, selecting one at a time for seamless transactions.

Further, Payments can be done through below options

- Debit Card
- Credit Card
- UPI
- Net-Banking

SECURITY SYSTEM ADOPTED BY PAYMENT GATEWAY

DATA ENCRYPTION

Data encryption is the main method Payment Gateway use to safeguard payments. Once customers enter their card details, they are encrypted through a public key and can only be decrypted by the payment gateway's private key. This reduces the possibility of access to customer data by unauthorized parties during transmission from the gateway to the acquiring bank.

SECURE SOCKET LAYER (SSL)

Payment Gateway makes use of SSL to protect sensitive customer information. This standard security protocol establishes an encrypted channel to allow for the safe transfer of private data over public channels, such as between a web server and a browser. Payment Gateway uses this protocol to make the transfer of data between different parties more secure.

SECURE ELECTRONIC TRANSACTION (SET)

Payment Gateway uses SET protocol, which secures the transmission of any customer's card details during an online transaction. It prevents merchants from accessing sensitive information as it blocks out the details of the debit or credit cards.

TOKENIZATION

Tokenization substitutes a credit card number with a randomly generated string of characters. This one-time code or "token" cannot be traced by the cardholder and the numbers are meaningless without a decryption key.

In the event of a data breach, hackers cannot decode the numbers and this reduces the risk of payment fraud through using stolen data. As sensitive card data is not saved on merchant networks, this also protects the merchants.

For further information on Security Systems adopted by Payment Gateway, please visit the following link <https://payu.in/> & <https://www.razorpay.com/>



KINDLY NOTE

1. To successfully place an order, it is required that the amount shall have been recorded in Dayjoy's accounts and until such event happens, the order is not deemed to have been successfully placed.
2. We take services of **PAYU** to make the process of payment secure, fast and reliable for you. However, It is to be noted that Dayjoy does not own/ control these payment gateways and as such it is highly recommended that you read their terms of use and other policy documents carefully as published on <https://payu.in/>
3. We do not store any payment credentials such as Credit/Debit Card Numbers, CVV, and Net banking log-in details etc. and as such you might be required to enter the said credentials every time you place an order.
4. We do not charge any extra transaction charges from our Distributors/Customers apart from Transaction Charges Charged by Payment Gateway for using Digital Mode of Payments. All Transaction Charges are actual and based upon Payment Gateway Partner Policy.
5. If any of the Distributors/Customers face any issue in Payment made at online Shopping options, they can immediately inform the **Customer care Team @ +91-7733990555** or write an e-mail at support@dayjoy.in, mentioning the Order number. We shall make our best efforts to ensure the resolution of the complaint at the earliest.