



## PUNJAB HEALTH SYSTEMS CORPORATION

State Institute of Health and Family Welfare Complex

Phase-VI, Near Civil Hospital, Sahibzada Ajit Singh Nagar, PUNJAB

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Visit us at: punjabhealth.co.in

Ref.: PHSC/DPF/16/ SPL/01-02

Dated: 10/12/16

To

**All the Civil Surgeons**

In the State of Punjab.

**Medical Superintendent**

MKH Patiala and C.H. Jalandhar.

**All the Dy. Medical Commissioners**

In the State of Punjab.

**Subject: Installation of Point of Sale (POS) machines in the Govt. hospitals.**

The State Govt. has decided in principle to install PoS machines in all the Govt. hospitals where collection of cash is taking place in order to facilitate general public in making cashless payment of purchase fee/testing charges/hospital bills etc. by using their Debit or Credit Cards. Most banks whether these are public sector banks or private sector banks are providing PoS machines through their outsourced Vendor, which ensure installation and necessary training to staff.

2. Please note the following important issues before installation of PoS machines.

- i) There are two type of PoS machines, one is normal machine which can be installed on any dedicated landline phone and other is wireless GPRS based machine, which can be carried anywhere, a sim card is provided by the bank for this machine.
- ii) Generally banks charge following charges which should be negotiated with the banks and must be got waived off.
  - a) Installation Charges & Monthly rental / Annual Charges - Charges are less for normal machine and high for GPRS machine.
  - b) Transaction charges - These transaction charges have to be borne by hospitals, which should be negotiated with the Bank and must be got waived off.

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- i) On Debit Card - Presently, there are 0.75% charges up to Rs. 2000/- transaction and 1% for the transaction more than Rs. 2000/-. These are not applicable up to 31<sup>st</sup> of December-16.
- ii) On Credit Cards - Presently 1.75% charges are there and these charges vary from bank to bank.

3. These PoS machines have to be linked with the bank accounts of the hospitals. Generally, current account is required but bank allow all the Govt. saving accounts, which can also be linked with PoS machines.

4. On the basis of above guidelines, please instruct all the SMO/Hospital Incharge in your district to negotiate the issue with their bankers to must waive off installation, monthly / annual charges and transaction charges for installation of PoS machines and ensure the installation of PoS machines as per their requirements (Normal / GPRS) by 16.12.2016. In case bank raise some issue not to waive off any or some charges, kindly revert back to us.

5. This issue with the approval of the Additional Chief Secretary to Govt. of Punjab, Department of Health & Family Welfare.

Thanking you,

Yours sincerely,



Director (P&F)

Cc to:

- i) PS to Addl. Chief Secretary to GoP., Dept. of Health & Family Welfare for information.
- ii) Director Health & Family Welfare, Punjab, for information.