

Merchant Onboarding SOP

Banking, Finance & Fintech

Document type: Plan / SOP / strategy / guide · Generated 15 Oct 2026

This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Writes a merchant onboarding SOP for a payments business — application, KYC and business verification, risk categorisation, agreement and activation — with the KYC requirements and risk screening for prohibited businesses and fraud. Use this to onboard merchants compliantly per RBI PA merchant-onboarding norms.

Purpose of this tool & output

Onboard merchants with proper KYC

How the output is used

Use the SOP to onboard merchants with proper KYC, risk checks and documentation.

Important cautions

AI-generated SOP; follow RBI KYC and PA merchant onboarding norms.

Companion documents

- Payment Aggregator Guide
- UPI & Payments Integration Guide
- Payments Compliance Checklist
- Fraud Prevention Framework
- Settlement & Reconciliation SOP
- Chargeback & Dispute Management

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.