

NPCI/NFS/OC No. 151/2014 -15

22<sup>nd</sup> January, 2015

To,

**All Members of National Financial Switch (NFS)**

Dear Sir/Madam,

**Sub: NFS ATM Network - Documents to be submitted at different stages of dispute cycle**

Issuing bank raises chargeback through Dispute Management System (DMS) upon receipt of customer complaints for non-receipt of cash (full or partial), for ATM cash withdrawals done by its customers at NFS network ATMs. Acquirer ascertains the status of the disputed transaction and either accepts or represents the chargeback. Proof of cash dispense in the form of copy of Electronic Journal (EJ)/Journal Print (JP) has to be provided while representing the chargeback.

If the dispute is not resolved at the chargeback stage, the Issuing bank has an option to raise pre-arbitration. Acquirer needs to provide documents namely EJ/JP copy and switch log alongwith additional documents such as Cash tally report, CCTV footage (if available) etc. while rejecting the pre-arbitration. If the Issuing Bank and the Acquirer are not able to resolve the dispute at pre-arbitration stage, the Issuing bank may refer the dispute to the Panel for Resolution of Disputes (PRD).

In this regard, Member banks have informed that correct/relevant documents are not submitted by Acquirers while addressing disputes at various stages of the dispute cycle. To address the concern of member banks, a proposal for reviewing the list of documents to be submitted by Acquirer at each stage of dispute was placed in the NFS Steering Committee Meeting (SCM) held on 28<sup>th</sup> May 2014. It was decided that NPCI shall constitute a Task Force comprising of few banks to discuss and deliberate on this aspect. In view thereof, NPCI called a meeting of the operations team of few large banks on 7<sup>th</sup> July, 2014 to deliberate upon the proposed changes and submit their recommendation to NFS SCM for approval. The task force recommendations were approved by NFS SCM held on 13<sup>th</sup> August, 2014.



The list of documents as approved by NFS SCM to be submitted by NFS members while addressing the disputes at various stage of dispute cycle is given below:

**A. Documents to be submitted by Acquirer:**

**1. At the time of Representation:**

- a) Copy of EJ/JP log of the disputed transaction along with 3 preceding and 3 succeeding **successful cash withdrawal** transactions.
- b) Covering letter:

If the Acquirer is providing a copy of Journal Print (JP) wherein there are many intermediate non-financial transactions between 3 preceding and 3 succeeding successful cash withdrawal transactions, in such a case, if the Acquirer is providing only 3 preceding and 3 succeeding successful cash withdrawal transactions, they should provide a covering letter containing details of the intermediate non-financial/missing transactions. The format of covering letter is provided in Annexure A for reference.

**Compliance:**

- If Acquirer does not submit the copy of EJ/JP while representing the chargeback but provides some other document
- OR
- If the copy of EJ/JP is not of the disputed transaction and is of some other transaction

then, Issuer should raise pre-arbitration and also send email to NPCI officials (Contact details is given below in this document) reporting non-compliance by Acquirer. NPCI will take up the matter with frequent non-compliant Acquirer for ensuring compliance for future while addressing disputes.

**2. At the time of rejecting pre-arbitration:**

**Mandatory Documents**

- a) Copy of EJ/JP log of the disputed transaction along with 3 preceding and 3 succeeding successful cash withdrawal transactions.
- b) Covering letter as per Annexure A. [Refer paragraph A (1) (b) above].
- c) Copy of Switch log of the disputed transaction along with 8 to 10 preceding and succeeding transactions in sequential order.





Additional documents in support of the claim

- d) Cash certificate – certifying overage, shortage or tallied position at the time of ATM EOD (related to the date of dispute). The format of cash certificate is provided in Annexure B for reference.
- e) Cash verification/cash balancing report relating to the date of dispute i.e. from previous ATM EOD to the next ATM EOD.
- f) CCTV footage. In case of unavailability of CCTV footage, a proper reason should be provided by the Acquirer.

The additional documents to be submitted by acquirer is not mandatory at the pre-arbitration stage. However, Acquirer shall endeavor to provide the additional documents while rejecting pre-arbitration wherever possible in support of their claim and for resolution of the dispute.

**3. At the time of Arbitration:**

Following documents need to be uploaded by Acquirer in DMS **within 10 days** from the next day of raising arbitration by the Issuer. Acquirers shall not be able to upload the documents in DMS for arbitration cases after the expiry of 10 days. All the documents uploaded in DMS at the time of representation, pre-arbitration rejection and for cases referred to arbitration shall be placed before PRD.

- a) Acquirer Submission Form – Format revised. (Refer Annexure C).
- b) Copy of EJ/JP log of the disputed transaction along with 3 preceding and 3 succeeding successful cash withdrawal transactions.  
- If there are no successful preceding or succeeding cash withdrawal transaction within the ATM EOD, then copy of EJ/JP log for earlier or subsequent day (as the case may be) should be provided.
- c) A covering letter providing details of missing transactions in EJ/JP copy, if any. (Refer Annexure A).
- d) Copy of Switch log of the disputed transaction along with 8 to 10 preceding and succeeding transactions in sequential order (sorted on date and time for the ATM). If the disputed transaction is the first or last transaction of the day, then copy of switch log for earlier or subsequent day (as the case may be) should be provided.
- e) Cash certificate – certifying overage, shortage or tallied position at the time of ATM EOD (related to the date of dispute). The format of cash certificate is provided in Annexure B for reference.
- f) Cash verification/cash balancing report relating to the date of dispute i.e. from previous ATM EOD to next ATM EOD.
- g) CCTV footage must be provided. For any reason of unavailability, proper clarification should be provided by the Acquirer.



h) Clarification for any inconsistency/error messages in EJ/JP copy, switch log, etc.

**Note:**

- i. If **no documents are uploaded in DMS within 10 days** for arbitration case as mentioned above, the documents already uploaded in DMS by Acquirer at the time of representment and rejection of pre-arbitration will be retrieved by NPCI and placed before PRD.
- ii. NPCI may seek clarification/additional documents that may assist the Panel to take an informed decision.
- iii. All documents submitted by the Acquirer should be stamped and signed by Bank/WLAO official.
- iv. For multiple chargebacks cases, where chargeback is raised with reason code 'Single Dispute Multiple Transactions', EJ/JP copies of all the transactions mentioned in the 'Dispute Letter' uploaded by Issuer while raising chargeback should be provided as per OC 109/113.

**B. Documents to be submitted by Issuer:**

**1. At the time of Chargeback:**

- a) For multiple chargebacks cases, chargeback should be raised with reason code 'Single Dispute Multiple Transactions' and 'Dispute Letter' needs to be uploaded in DMS while raising chargeback as per OC 109/113.
- b) Request for CCTV footage, if asked by the customer (Reference OC 83).

**2. At the time of Pre-arbitration:**

- a) Any information that Issuing Bank wants to submit to the Acquirer while raising pre-arbitration.

**3. At the time of Arbitration:**

- a) Issuer Submission Form – Format revised. (Refer Annexure D).

**C. Changes in DMS for Arbitration cases**

Following changes have been implemented in DMS for facilitating member banks to address arbitration cases:

1. A new menu option is made available to members to view and download the documents uploaded for the dispute by Issuing bank and Acquirer at each stage of dispute cycle.

**Menu Option:**

Adjustments > View Uploaded Arbitration Proofs

The steps for viewing and downloading the documents is given in Annexure E.



Issuing Bank can view the documents uploaded by Acquirers for arbitration case and withdraw the case before it is assigned to PRD for decision. Acquirer can also accept the arbitration case before it is assigned to PRD for decision. This is as per the existing process available in DMS.

2. A new menu option is made available to members to view and download the Decision Sheet from DMS after the case is decided by PRD.

**Menu Option:**

Reports > Decision Logging Details Report

The steps for viewing and downloading the decision sheet is given in Annexure F.

3. A new menu option is made available to members to view the status of all the arbitration cases raised and received by them. It will contain day wise listing of the following:

- i. Open cases
- ii. In process cases < Moved to PRD for decision >
- iii. Withdrawal cases < Withdrawn by Issuing Bank >
- iv. Accepted cases < Accepted by Acquirers >
- v. Closed cases < Decision by PRD >

**Menu Option:**

Reports > MIS Arbitration Report

The steps for viewing and downloading the documents is given in Annexure G.


The guidelines mentioned herein will be effective from **1<sup>st</sup> March 2015**.

You may please make note of the above and disseminate the information to the officials concerned.

For any queries or clarification, please contact:

Name	e-mail ID	Mobile Number
Mehfooz Khan	<a href="mailto:mehfooz.khan@npci.org.in">mehfooz.khan@npci.org.in</a>	8108122867
Avinash Kunnoth	<a href="mailto:avinash.kunnoth@npci.org.in">avinash.kunnoth@npci.org.in</a>	8879772725
Abhay Parekh	<a href="mailto:abhay.parekh@npci.org.in">abhay.parekh@npci.org.in</a>	8879772794

Yours faithfully,



**Ram Sundaresan**  
Head – Operations

**List of documents to be submitted by NFS members at each stage of dispute**

<b>Dispute Stage</b>	<b>Issuer / Acquirer</b>	<b>Documents to be submitted by NFS Member</b>
Chargeback	Issuer	a) Dispute Letter for Single Dispute Multiple Transaction cases (OC109/113), if applicable. b) Request for CCTV, if asked by Customer (OC 83)
Representment	Acquirer	a) Copy of EJ/JP log * b) Covering letter (Annexure A), if applicable.
Pre-arbitration	Issuer	a) Any information that Issuing Bank wants to submit to the Acquirer
Pre-arbitration Rejection	Acquirer	<u>Mandatory documents:</u> a) Copy of EJ/JP log * b) Covering letter (Annexure A), if applicable. c) Copy of Switch Log ** <u>Additional documents:</u> d) Cash certificate – certifying overage, shortage or tallied position (Annexure B) e) Cash verification/cash balancing report f) CCTV footage. In case of unavailability, a proper reason should be provided.
Arbitration	Issuer	a) Issuer Submission Form – Format revised (Annexure D)
Arbitration	Acquirer	a) Acquirer Submission Form – Format revised (Annexure C) b) Copy of EJ/JP log * c) Covering letter providing details of missing transactions in EJ/JP copy, if any. (Refer Annexure A). d) Copy of Switch log ** e) Cash certificate – certifying overage, shortage or tallied position f) Cash verification/cash balancing report g) CCTV footage must be provided. For any reason of unavailability, proper clarification should be provided by the Acquirer h) Clarification for any inconsistency/error messages in EJ, switch log, etc.

\* Copy of EJ/JP log should be of the disputed transaction along with 3 preceding and 3 succeeding **successful cash withdrawal** transactions.

\*\* Copy of Switch log should be of the disputed transaction along with 8 to 10 preceding and succeeding transactions in sequential order (sorted on date and time for the ATM).



Covering letter format

To,  
<Issuing Bank>

Date: \_\_\_\_\_

Subject: **Representation of Chargeback**

Sir / Madam,

We have represented today the chargeback received by us for RRN / Transaction no. \_\_\_\_\_ dated \_\_\_\_\_ at our ATM ID \_\_\_\_\_. The disputed transaction is successful as per the EJ/JP copy uploaded by us in DMS.

We have provided the EJ/JP copy of 3 preceding & 3 succeeding successful cash withdrawal transactions. As there are high number of intermediate non-financial transactions, the EJ/JP copy for these transactions are not provided (uploaded in DMS). The details of non-financial/missing transactions are given below for your reference:

RRN / TXN No.	Date & Time	Transaction type	Transaction status	Amount (wherever applicable)

Reasons for not capturing the above mentioned transactions in EJ/JP:

1. \_\_\_\_\_
2. \_\_\_\_\_

Yours sincerely,

(Stamp & Signature of an Official)





(On Bank's letterhead)  
Cash certificate format to be submitted by Acquirer

Date: \_\_\_\_\_

**Cash Tally Certificate**

We hereby certify that for ATM ID \_\_\_\_\_ cash has been tallied at the time of ATM EOD done after the disputed transaction.

The cash position between physical cash balancing for the ATM from \_\_\_\_\_ (date & time) to \_\_\_\_\_ (date & time) is as follows:

\* Cash is tallied and there is no overage

OR

\* Overage is identified for Rs. \_\_\_\_\_ which has been treated as follows:

Sr. No.	Date & Time	RRN / TXN No.	TXN amount	Credited amount

The copy of EJ/JP for the above mentioned transactions (credited to cardholders) is provided for reference.

The amount of Rs. \_\_\_\_\_ is an excess which is yet to be credited to any cardholder.

Yours sincerely,

(Stamp & Signature of an Official)

This format shall only be used while addressing disputes in DMS for transactions routed through NFS

\* *Strike off, whichever is not applicable*





भारतीय राष्ट्रीय भुगतान निगम  
NATIONAL PAYMENTS CORPORATION OF INDIA

Registered Office - C-9, 8<sup>th</sup> floor, Reserve Bank of India premises,  
Bandra-Kurla Complex, Bandra-East, Mumbai-400 051

**Acquirer Submission Form**

(Annexure C)

**Bank Details:**

<b>Bank Name</b>				
<b>Contact Person Details:</b>				
<b>No.</b>	<b>Name &amp; Designation:</b>	<b>Telephone</b>	<b>Mobile</b>	<b>E-mail ID:</b>
1				
2				
3				

**Transaction details:**

<b>Card number</b>	<b>ATM ID</b>	<b>ATM Location</b>	<b>RRN</b>	<b>Transaction ID</b>
<b>Transaction Date</b>	<b>Transaction Time</b>	<b>Transaction Amount</b>	<b>Disputed Amount</b>	<b>Response code</b>

**ATM Details:**

<b>What is the ATM make</b>	<b>Whether cash retraction has been disabled If Yes, Then date of disabling.</b>	<b>Whether CCTV (external) was functioning at the time of disputed transaction. If NOT then reasons thereof</b>
	<b>Whether the ATM is manned</b>	<b>Whether any machine problem was observed at the time of the concerned transaction e.g. power failure/ reboot – If Yes then documentary evidence thereof</b>

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Bandra-Kurla Complex, Bandra-East, Mumbai-400 051

**Proof / evidence submitted: (Please attach proof copy)**

Copy of EJ / JP	Copy of Switch log	Cash certificate – Overage, Shortage or tallied position	Cash verification / cash balancing report	CCTV / ATM Camera Footage	Machine Breakdown Report	Any Other Proof

1. Copy of Electronic Journal (EJ)/ Journal Print (JP) log should contain the disputed transaction along with 3 preceding & 3 succeeding successful cash withdrawal transactions.
  - Explanation/ details to be provided for missing transactions if any in EJ/ JP copy
  - If there are no successful preceding or succeeding cash withdrawal transaction within the ATM EOD, then copy EJ/JP log for earlier or subsequent day (as the case may be) must be provided.
2. Copy of Switch log of the disputed transaction along with 8 to 10 preceding and succeeding transactions in sequential order (sorted on date and time for the ATM). If the disputed transaction is the first or last transaction of the day, then copy of switch log for earlier or subsequent day (as the case may be) should be provided.
3. All documents submitted by the Acquirer should be stamped and signed by Bank/WLAO official.

**Reason for Rejecting Pre-arbitration:**

We declare that to the best of our knowledge and belief, the information furnished herein and in the statements/ annexures enclosed are true, correct and complete. We further confirm that we shall readily submit any further information that may be called for by the Panel for Resolution of Dispute (PRD) or by NPCI so as to settle this case.

Date:

Signature & Bank Seal:

Place:

Name:



Registered Office - C-9, 8<sup>th</sup> floor, Reserve Bank of India premises,  
 Bandra-Kurla Complex, Bandra-East, Mumbai-400 051

**ISSUER SUBMISSION FORM**

(Annexure D)

**Bank Details:**

<b>Bank Name</b>				
<b>Branch Address</b> (where Cardholder's holds account)				
<b>Contact Person Details:</b>				
<b>No.</b>	<b>Name &amp; Designation:</b>	<b>Telephone</b>	<b>Mobile</b>	<b>E-mail ID:</b>
1				
2				
3				

**Transaction details:**

Card number	ATM ID	ATM Location	RRN	Transaction ID
Transaction Date	Transaction Time	Transaction Amount	Disputed Amount	Response code

**Chargeback Details:**

Date and time of lodging complaint with Bank	Date of raising chargeback in NFS Dispute Management System (DMS)	Whether this complaint has been referred to Ombudsman	Whether the chargeback is raised under 'Single dispute Multiple Transaction' (OC 109 / 113)

**What is the Card limit (cash withdrawal limit) for the customer per day for the said card for which this Dispute is raised.**







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**Customer Information:**

1.	What type of Account does the card pertain to? a. SB/ CA/ OD/ CCR b. Staff/ Customer	
2.	Account opening date	
3.	Details of Debit and Credit (reversal) in customers account for ATM cash withdrawal done on the same day (disputed transaction date) and for same ATM ID.  Provide RRN No and Amounts with Dr / Cr  (eg.If disputed transaction is dated 1/1/15 of ATM Id ABCD1234, then all debits and credits to customer account on 1/1/15 for ATM Id ABCD1234 only should be provided including even those transactions which are not disputed by the customer)	
4.	Whether it is a partial amount dispute, If yes provide the number of notes received by cardholder for each denomination	
5.	Have there been any ATM cash withdrawal complaints (ONUS + OFFUS) of this customer in the last 1 year. If Yes provide details in the below mentioned format	

**Details of ATM cash withdrawal complaints as mentioned in Point No. 5**

Sr. No.	Transaction Date	RRN	Disputed Amount	ONUS / OFFUS	Dispute Status (Accepted / Rejected / Pending)
1					
2					
3					
4					

We declare that to the best of our knowledge and belief, the information furnished herein and in the statements/ annexures enclosed are true, correct and complete. We further confirm that we shall readily submit any further information that may be called for by the Panel for Resolution of Dispute (PRD) or by NPCI so as to settle this case.

Date:

Signature & Bank Seal:

Place:

Name:

View Uploaded Arbitration Proofs

View and download the documents uploaded for the dispute by Issuing bank and Acquirer.

Login into DMS and click on 'Adjustments' menu and then click on 'View Uploaded Arbitration Proofs' as shown below in fig 1.1 to fig 1.3;

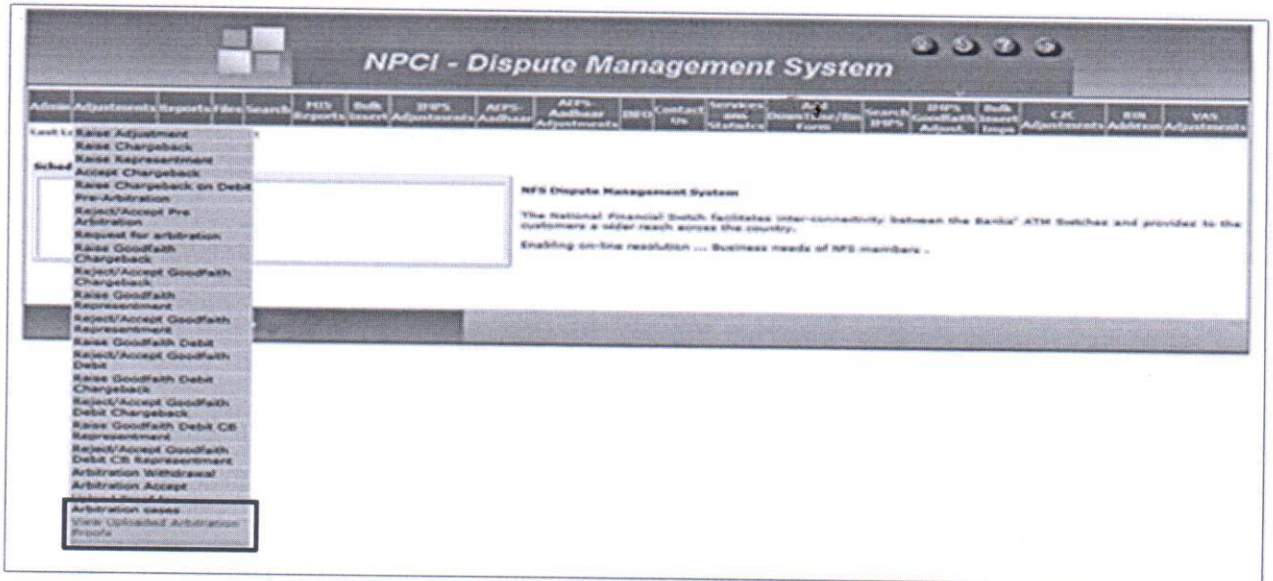


Fig 1.1

The screenshot shows the 'View uploaded adjustment proofs' table in the NPCI - Dispute Management System. The table has the following columns: S.No, A/S Date, ACQID, ISSID, Trans, TranDate, Chargeback Date, Chargeback Num, Representation Date, Representation Proof, Submission CS Date, Pre-arbitration Proof, Pre-arbitration Arbitration Proof, TransID, A/S, and A/PID. The table contains one row of data.

S.No	A/S Date	ACQID	ISSID	Trans	TranDate	Chargeback Date	Chargeback Num	Representation Date	Representation Proof	Submission CS Date	Pre-arbitration Proof	Pre-arbitration Arbitration Proof	TransID	A/S	A/PID
11427784	30/07/2014	FCI	808	10719286233	30/06/2014	30/06/2014	11427788	30/07/2014	11427788.htm 11427788	31/07/2014	11427784debit_chargeback.htm	11427788.htm 11427788 0818111.htm	50111800	12-06-18	417012345678 912345

Fig 1.2

NPCI - Dispute Management System															
National Payments Corporation of India															
View uploaded arbitration proofs															
Case No.	Merchant Name	Representation Date	Issuing Bank	Acquirer C.C. Code	Pre-arbitration Proof	Pre-arbitration Exception Proof	Merchant Category	PAK	AMBU	CardNo	Cardholder	Authn	Arbitration Proof	Arbitration Proof	
004	Shell	4/07/2014	AAABZ7388100 India Ltd.	33/01/2014	AAABZ7388100-DisputedDoc	AAABZ7388100- AuthnProof	5/07/2000	52148114	437012340000	91244001	001119*****0281	800	0	0	<a href="#">View</a> <a href="#">Download</a>

Fig 1.3

User can click on 'view' option to view and download the documents uploaded in DMS by Issuing Bank and Acquirer for the Arbitration case. User can also view and download documents uploaded at each stage of dispute cycle i.e. at the time of representation and at the time of rejecting pre-arbitration.



PRD Decision Report

Members can also view and download the Decision Sheet from DMS after the PRD decision.

Login into DMS and click on 'Reports' menu and then click on 'Decision Logging Details Report' as shown below in fig 2.1 to fig 2.3;

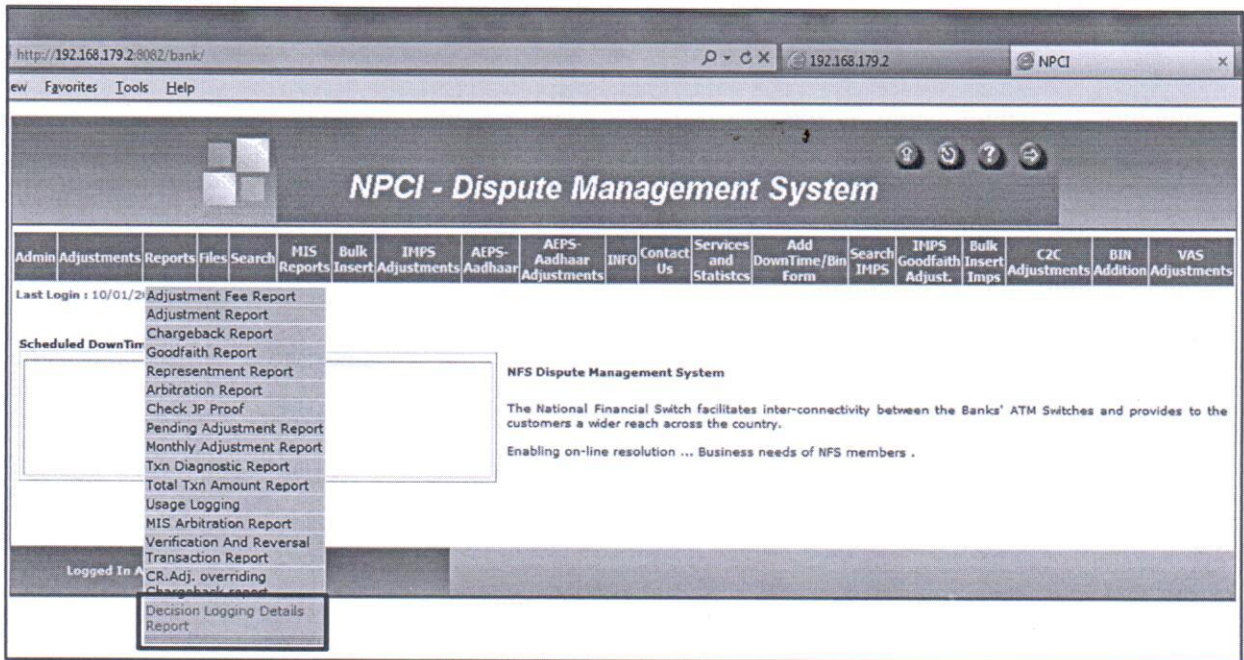


Fig 2.1

Enter the date of PRD as shown in fig 2.2;

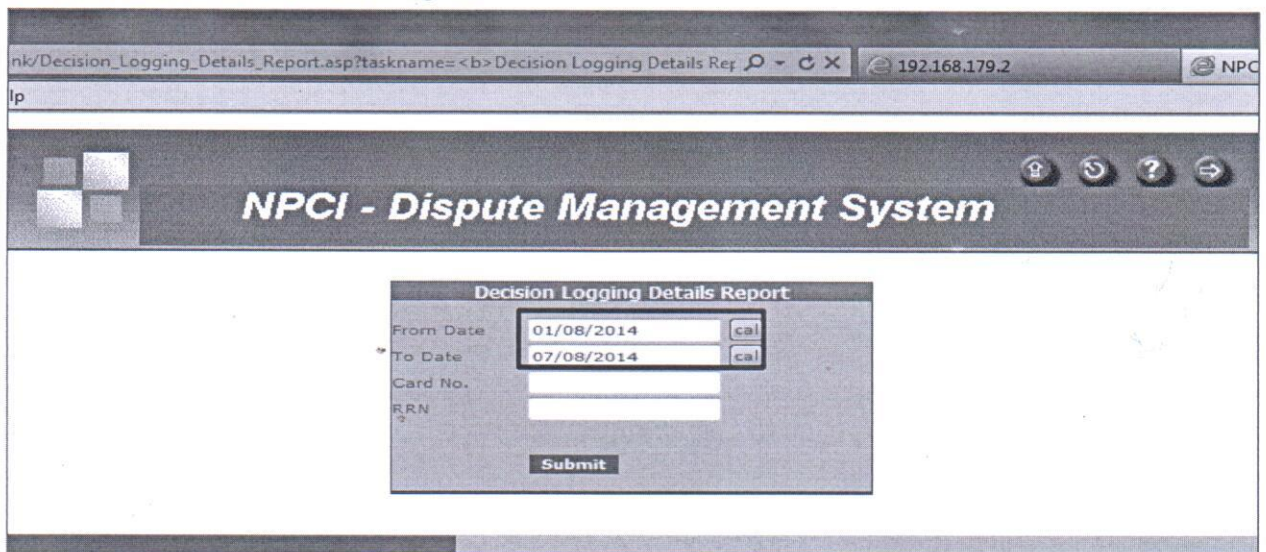


Fig 2.2

The screenshot shows a web browser window with the URL `ank/View_Decision_Logging_details.asp` and IP address `192.168.179.2`. The page title is **NPCI - Dispute Management System**. Below the title is the text **National Payments Corporation of India**. A table displays transaction details:

cardno	RRN	txnid	TxnDate	TxnAmount	DisputedAmt	Action
607119*****0251	417012340225	10719296216	19/06/2014	500	0	<a href="#">Generate PDF</a>
607119*****0251	417012340227	10719296218	19/06/2014	100	0	<a href="#">Generate PDF</a>

Fig 2.3

User can click on 'Generate PDF' under 'Action' tab to view and download the decision sheet after the PRD decision.



Arbitration MIS

Members can view the status of all the arbitration cases raised and received by them. It will contain day wise listing of the following:

- i. Open cases
- ii. In process cases < Moved to PRD for decision >
- iii. Withdrawal cases < Withdrawn by Issuing Bank >
- iv. Accepted cases < Accepted by Acquirer >
- v. Closed cases < Decision by PRD >

Login into DMS and click on 'Reports' menu and then click on 'MIS Arbitration Report' as shown below in fig 3.1 to fig 3.3;

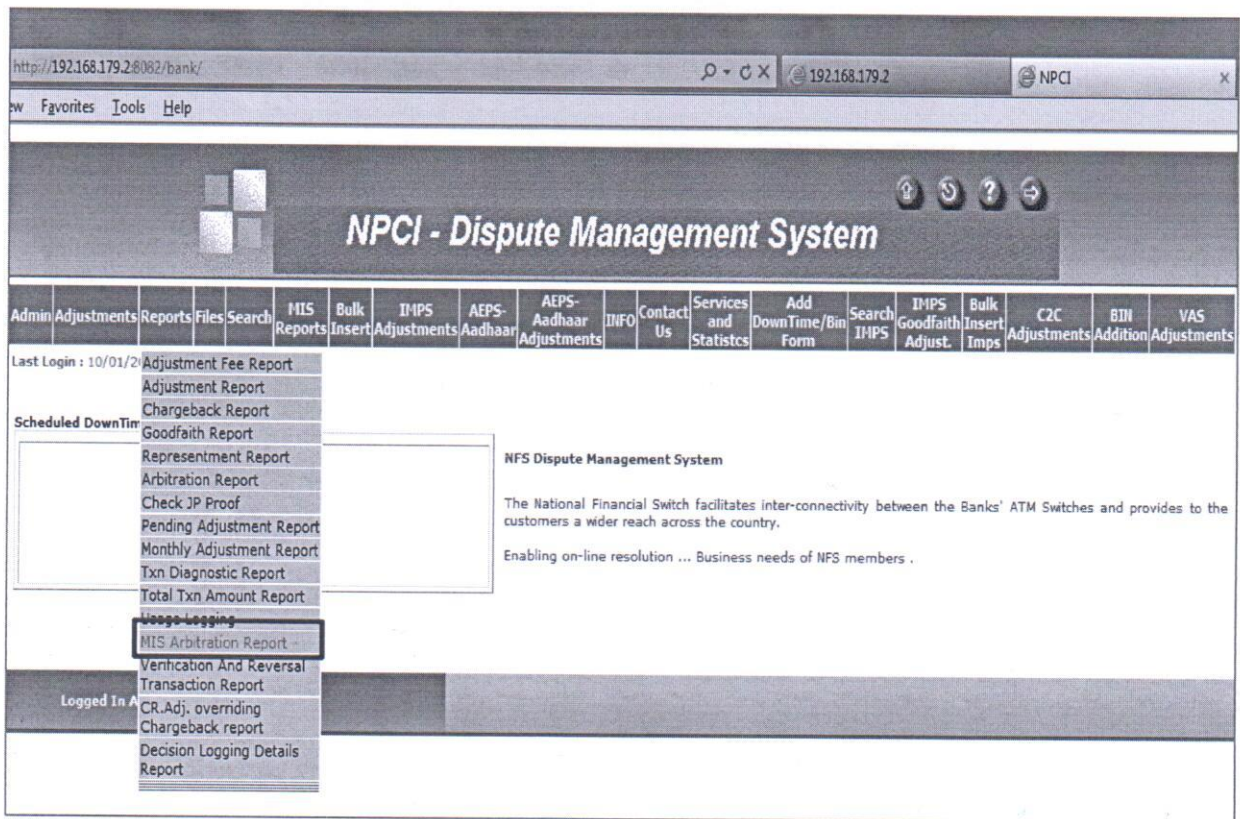


Fig 3.1



Enter the date to view the status of the disputed referred to Arbitration as shown in fig 3.2

Fig 3.2

ArbitrationDate	OpenCase	InprocessCount	WithdrawalCount	AcceptedCount	ClosedCount	TotalCount
1/08/2014	0	0	0	0	0	0
2/08/2014	0	0	0	0	0	0
3/08/2014	0	1	1	1	2	5
4/08/2014	0	0	0	0	0	0
5/08/2014	0	0	0	0	0	0
6/08/2014	0	0	0	0	0	0
7/08/2014	0	0	0	0	0	0
8/08/2014	0	0	0	0	0	0
9/08/2014	0	0	0	0	0	0
10/08/2014	0	0	0	0	0	0
11/08/2014	0	0	0	0	0	0
12/08/2014	0	0	0	0	0	0
13/08/2014	0	0	0	0	0	0
14/08/2014	0	0	0	0	0	0
15/08/2014	0	0	0	0	0	0
16/08/2014	0	0	0	0	0	0
17/08/2014	0	0	0	0	0	0
18/08/2014	0	0	0	0	0	0
19/08/2014	0	0	0	0	0	0
20/08/2014	0	0	0	0	0	0
21/08/2014	0	0	0	0	0	0
22/08/2014	0	0	0	0	0	0
23/08/2014	0	0	0	0	0	0
24/08/2014	0	0	0	0	0	0
25/08/2014	0	0	0	0	0	0
26/08/2014	0	0	0	0	0	0
27/08/2014	0	0	0	0	0	0
28/08/2014	0	0	0	0	0	0
29/08/2014	0	0	0	0	0	0
30/08/2014	0	0	0	0	0	0
31/08/2014	0	0	0	0	0	0

Fig 3.3

To know the transaction details, user can click on the respective link.

