

NPCI/NFS/OC No. 113/2014 – 15

April 11, 2014

To,

All the Members of National Financial Switch (NFS)

Dear Sir/Madam,

Subject: Multiple Chargeback - Operating guidelines for addressing cash withdrawal dispute for multiple transactions done at ATM

We refer to OC no. NPCI/NFS/OC No. 109/2013-14 dated February 25, 2014, on the above subject. The guidelines were operationalised with effect from March 1, 2014.

As per the guidelines, Acquiring bank should check the status of all the transactions provided in the dispute letter including the transaction for which chargeback is raised in DMS and address the chargebacks as per the process mentioned in OC 109.

While processing representment, either for one or more of the chargeback cases or for partial amount, Acquiring bank should provide the proof of cash dispense in the form of EJ or copy of JP for all the transactions listed in the dispute letter provided by the Issuing Bank along with three preceding and three succeeding transactions. In case the Acquiring bank fails to provide proper EJs or copy of JP for all the transactions provided in the dispute letter, Issuing bank shall have the right to raise pre-arbitration for the represented chargeback.

It is observed that in few cases Acquiring banks have rejected the pre-arbitration raised for incorrect representment and subsequently processed credit adjustment for the failed transaction. However, the penalty amount payable to the customer for the delay is not credited to the Issuing Bank. If such cases are reported by Issuing banks, NPCI will facilitate the Issuing Bank to collect the penalty amount payable to the customer from the Acquiring bank through settlement process.

For chargebacks raised as per the guidelines mentioned in OC 109, Acquiring bank can represent the chargeback if credit adjustment has already been raised for all the unsuccessful transactions. While representing the chargeback, Acquiring bank should provide the RRNs of transactions for which credit adjustment is raised in the 'Bankadjref' field. The syntax shall be "CR.ADJ-DDMMYY-RRN1, RRN2, RRN3" where 'DDMMYY' shall be the date of credit adjustment and 'RRN1, RRN2, RRN3' are the RRN's of the failed transactions.



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Please note that Issuing bank can upload the dispute letter either in word or excel format, enclosed herewith for ready reference.

We request banks to make note of the above instructions and also adhere to the guidelines provided in the OC 109.

For any queries or clarification, please contact:

1. Avinash Kunnoth, NFS Operations, E-mail ID – avinash.kunnoth@npci.org.in; Mobile - 8879772725.
2. Abhay Parekh, NFS Operations, E-mail ID. – abhay.parekh@npci.org.in; Mobile – 8879772794.

Yours faithfully,



Ram Sundaresan
Head – NFS

Encl. – Dispute Letter format

Annexure [Dispute Letter format] Ref OC-109 Dated: 25-Feb-2014

Date: _____

From: _____ (issuing bank) To: _____ (acquiring Bank)

Dear Sir/Madam,

We are in receipt of complaint from our customer for cash withdrawal transaction done at your Bank's ATM. The details are given below for your ready reference.

Card Number : _____
*[To be masked, only first 6 and last 4 digits should be in clear text, rest of the digits should be replaced by * or X]*

ATM ID : _____ Date of transaction : _____

Details of Complaints

Total Amount Requested/Debited [A] : _____
 [Total of all the transactions settled at NFS and for which credit adjustment is not received]

Total Amount Received by Customer [B] : _____

Amount **Disputed** (complaint) by Customer [C = A-B] : _____

Details of transactions done by the customer *[Settled at NFS and for which credit adjustment or later reversal is not received]*

Sr. No.	RRN / Transaction No.	Transaction Amount (Rs.)
TOTAL Amount (Rs.)		[Should match with 'A' above]

Details of Chargebacks Raised: _____ Date of Chargebacks (Adj.): _____

Sr. No.	RRN / Transaction No.	Bank Adjustment Reference	Chargeback Amount (Rs.)
TOTAL Amount (Rs.)			[Should match with 'C' above]

