

To,
All Members of National Financial Switch (NFS)

Dear Sir/Madam,

Sub: NFS ATM Network – Dispute management guidelines.

We have observed that Acquirers at times, are not submitting complete set of documents in Dispute Management System (DMS) within 10 days from the next day of Arbitration. We have also come across certain cases, where Acquirers have remitted the disputed amount to the Issuing bank outside of DMS without customer compensation for delayed credit. In such cases, Issuing bank escalates the case for customer compensation.

These points were discussed in the NFS Working Group Meeting held on 07th June, 2016 and it was agreed that NFS members should comply with NFS Dispute Management guidelines.

Accordingly, please note that,

1. NFS Members should submit complete set of documents in DMS within 10 days from the next day of Arbitration as mentioned in OC 151 and OC 182.

Only those documents uploaded in DMS shall be considered by Panel for Resolution of Disputes (PRD) while deciding the case. The only exception will be:

- a. CCTV footage/images shared through email/CD/etc. due to file size constraints, and
- b. Clarification/additional documents requested by NPCI and submitted through mail.

Non-submission of complete set of documents may result in decision going against the Acquirer on technical grounds.

2. For cases where Acquirers have remitted disputed amount to the Issuing Bank outside of DMS, members should resolve such cases amicably so that such cases are not referred to the PRD. If such cases are referred to PRD, since the Acquirer has remitted the disputed amount denoting that cash was not dispensed to the cardholder, the Panel may take cognizance of such remittance made outside of DMS while deciding the case.
3. Acquirers should ensure that the documents for representment raised through bulk option in DMS are uploaded immediately in DMS i.e. on the same day. This will help the Issuing bank to share the documents with their customers within stipulated time.

It is also recommended that:-

4. Acquirer should endeavour to provide additional documents such as switch report, cash balance report (CBR), cash certificate, CCTV footage / images, etc. along with EJ/JP while raising representation or rejecting pre-arbitration, so that disputes are not referred to next level only for want of additional documents.
5. Acquirer should ensure that clear and relevant CCTV footage / images are submitted and the disputed transaction is clearly identified in CCTV footage. For cases referred to PRD, it shall also help the Panel to check the relevant footage and take informed decision.

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

For any queries or clarification, please contact:

Name	e-mail ID	Mobile Number
Mehfooz Khan	mehfooz.khan@npci.org.in	8108122867
Avinash Kunnoth	avinash.kunnoth@npci.org.in	8879772725
Abhay Parekh	abhay.parekh@npci.org.in	8879772794

Yours faithfully,



Ram Sundaresan
Head – Operations