

NPCI/NFS/OC No.418/2022-23

22nd July 2022

To,

All members of National Financial Switch (NFS)

Madam / Dear Sir,

Sub: Customer complaint through NPCI website for NFS - ATM transactions

We refer to RBI Circular RBI/2020-21/21 DPSS.CO.PD No. 116/02.12.004/2020-21 on Online Dispute Resolution (ODR) System for Digital Payments dated 6th August 2020, whereby it has advised PSO & PSPs i.e. banks and non-banks to implement online dispute resolution process for handling and resolving customer complaints. It is also mentioned that the PSO and its PSPs shall provide the customers an access for lodging the disputes and grievances relating to failed transactions.

In view of the above, we wish to inform that NPCI have enabled the option for customers to lodge complaints for approved NFS ATM transactions on NPCI website. A complaint reference number (CRN) shall be given to the customers once the complaint is lodged. Customers shall have the option of checking the status of the transaction and status of the complaint raised using this CRN on NPCI website. The details of complaint raised shall be made available to the members in the adjustment report. Member banks (Issuer as well as Acquirer) shall also be able to check the details of complaint raised using the CRN.

Acquirer Bank to take proactively check the status of the transaction and raise credit adjustment for failed ATM transaction.

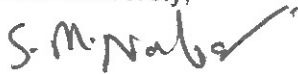
Issuer Bank to check the status of the transaction and raise chargeback in NFS-BCS, if acquirer has not raised credit adjustment for the transaction.

Please note the complaint shall be auto closed by the system once the dispute is resolved or the TAT of raising the next level of dispute in NFS-BCS is expired. Refer annexure 1 for more information, for changes done in NFS-BCS and actions by member banks.

Please note importantly that, if the grievance of the customer remains unresolved for more than 30 days from the date of the complaint raised, the customer will have the option of approaching the Banking Ombudsman (B.O.) for redressal of the dispute.

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

Yours sincerely,



Saiprasad Nabar
Chief – Online Product Operations

OC No. - Details of changes done in NFS-BCS and actions to be taken members

1. Adjustment report:

- A) Two new adjustment types are introduced for identification of complaints raised through NPCI website as under:
- a) 'Complaint Raised' – To identify complaint received through NPCI website
 - b) 'Complaint Closed' – Complaints closed shall be reflect in the adjustment type
- B) Three more fields (columns) are added in the adjustment report for entries pertaining to customer complaints, given below for reference:
- a) **Complaint Number** – Complaint Reference Number (CRN) provided to the customer once the complaint is lodged.
 - b) **Complaint Closed Reason** – Reason of complaint closed by the system shall be captured in this field.
 - c) **Remark** – Remarks mentioned by the customer while lodging the complaint shall be captured in this field.

2. Search option:

In transaction Summary, new tab is introduced as 'View Complaint Case'. Members will be able to check the status of transaction, disputes/adjustments raised and status of the complaint using CRN in NFS-BCS through this new tab.

3. For complaint raised:

Acquirer Bank to take proactively check the status of the transaction and raise credit adjustment for failed ATM transaction.

Issuer Bank to check the status of the transaction and raise chargeback in NFS-BCS, if acquirer has not raised credit adjustment for the transaction.

Note:

- (i) Members to treat these complaints in the same manner as if it is raised with the Member Bank itself and ensure timely resolution for the complaint raised.
- (ii) Complaints shall be auto closed once the dispute is accepted or deemed accepted in NFS-BCS or the TAT for raising the next dispute/adjustment in NFS-BCS is expired.

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(iii) Raising of complaints with following reason codes shall be allowed through NPCI website:

- B1 - Account debited but cash not dispensed
- B2 - Partial amount dispensed
- B3 - Customer Failed to collect cash

For reasons other than above customer shall be required to contact it's Bank as per the existing process.

(iv) Customer shall have the option of uploading the document if required, while raising the complaint through NPCI website. The document shall be made available to members through NFS-BCS for reference.

(v) Banks will have to ensure the communication process as per the current dispute management process with their customers.

4. ONUS/Other transactions report:

For cases where NFS-BCS is not able to retrieve the transaction details i.e. for ONUS / Other transactions, no complaint shall be raised in system. A new report shall be made available to the Issuing Bank in NFS-BCS in menu Reports Download >> File Download >> PID >> ATM >> Year & Month >> Date >> ONUSCustomerComplaint. Issuing Bank can check this report and take appropriate action, wherever required, to address the customer concern.

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