

NPCI/2022-23/AEPS/042

27<sup>th</sup> Oct 2022

To,  
All Member of Aadhaar Enabled Payments System (AePS)

Madam/ Dear Sir,

**Sub: Implementation of fraud chargeback in AePS ARCS System w.e.f. 1<sup>st</sup> November 2022**

We refer to the operating circular vide reference no. **NPCI/2021-22/RMD/004** dated 1<sup>st</sup> Sep, 2021 wherein the process for handle the fraud chargebacks for AePS fraudulent transactions has been defined.


We wish to submit that we have now automated fraud chargeback process in AePS ARCS back office. After implementing the said automated fraud chargeback mechanism in ARCS, NPCI shall discontinue the existing manual process which was carried out through emails. Refer Annexure-1 for process flow and details set for handling the fraud chargebacks.

**Members are requested to note the following key features of the Guideline:**

1. The Guidelines will be applicable for all financial transactions in AePS (Viz., Cash withdrawal, Cash Deposit, Funds transfer and BHIM Aadhaar) involving Business Correspondents (BC), BC agents, Customer Service Points (CSP) etc.
2. Every fraud chargeback should be reported in NPCI's EFRM portal and Banks should include the Case ID generated therein while raising fraud chargeback in ARCS Portal.
3. Member banks are requested to use ARCS portal for raising fraud chargeback effective from **1<sup>st</sup> November 2022** and with effect from this date, the manual process over emails will be discontinued.
4. NPCI's role will be limited to handling cases raised to arbitration of any issues (raised by the aggrieved party) in the last stage of fraud chargeback lifecycle.
5. Member bank can raise fraud chargeback within 60 calendar days from date of transaction.
6. If the bank does not submit responses within TAT in their respective stages, the case would be considered as deemed accepted and closed in favor of the other party.
7. Maker/ Checker is mandatory for raising, accepting and rejecting fraud chargeback/ good faith chargeback
8. ARCS allow to raise fraud chargeback both through front end and bulk upload mode.
9. Once the fraud charge back is raised, the Acquirer is debited & Issuer is credited immediately. However, Issuers are advised to hold the credit and post it to the customer only after the final closure of the Fraud Liability shift chargeback process.

Member Banks are requested to take note of above and disseminate the information contained herein to all the stakeholder concerned.

Yours sincerely,



Saiprasad Nabar  
Chief Technology Officer

Enclosed: Annexure-1 Process flow and procedures for handling AePS fraud chargebacks.

## **ANNEXURE-1**

### **Qualifying Criteria for Fraud Reporting:**

The criteria for reporting a fraud transaction under this guideline is detailed below:

- 1) Issuer banks shall report only off-us transactions under this guideline.
- 2) Declined transactions are not eligible for reporting as fraud transactions.
- 3) Transactions raised as dispute chargebacks cannot be raised under Fraud Chargeback and vice versa

## **PROCESS FLOW AND PROCEDURES FOR HANDLING AEPS FRAUD CHARGEBACKS IN ARCS**

### **Disputes type, TATs & Dispute Flags:**

| Adjustment Type                    | Raised by | TAT Period                    | Dispute Flag |
|------------------------------------|-----------|-------------------------------|--------------|
| Fraud Chargeback                   | ISSUER    | 60 days                       | FC           |
| Fraud Chargeback Accept            | ACQUIRER  | 15 days                       | FCA          |
| Fraud Chargeback Re-presentment    | ACQUIRER  | 15 days                       | FCR          |
| Fraud Complaint Re-raise Accept    | ACQUIRER  | 03 days                       | FCPA         |
| Fraud Complaint Re-raise Reject    | ACQUIRER  | 03 days                       | FCPR         |
| Fraud Compliance                   | ISSUER    | 05 days                       | FCP          |
| Fraud Compliance Check             | NPCI      | 05 days                       | FCC          |
| Good Faith Fraud Chargeback        | ISSUER    | 60 days from expiry of FC TAT | GC           |
| Good Faith Fraud Chargeback Accept | ACQUIRER  | 15 days                       | GFA          |
| Good Faith Fraud Chargeback Reject | ACQUIRER  | 15 days                       | GFR          |

| Dispute Type                             | Txn Type         | Dispute Flag | RC | Previous Stage                           | TAT     | Raised By |
|------------------------------------------|------------------|--------------|----|------------------------------------------|---------|-----------|
| Fraud Chargeback                         | 04,32,01, FC, 25 | FC           | 00 | -                                        | 60 days | Issuer    |
| Fraud Chargeback Accept                  | 04,32,01, FC, 25 | FCA          | 00 | Fraud Chargeback                         | 15 days | Acquirer  |
| Fraud Chargeback Re-presentment (Reject) | 04,32,01, FC, 25 | FCR          | 00 | Fraud Chargeback                         | 15 days | Acquirer  |
| Fraud Compliance                         | 04,32,01, FC, 25 | FCP          | 00 | Fraud Chargeback Re-presentment (Reject) | 5 days  | Issuer    |
| Fraud Compliance Check                   | 04,32,01, FC, 25 | FCC          | 00 | Fraud Complaint Re-raise Reject          | 5 days  | Acquirer  |
| Fraud Complaint Re-raise Reject          | 04,32,01, FC, 25 | FCPR         | 00 | Fraud Compliance                         | 3 days  | NPCI      |



**Documents to be uploaded by Banks while taking action on disputes**

**Reporting frauds within 60 days from date of transaction**

| Sr. No | Stage                               | Document Name                                                                                                                                                                                                                                                                                           | Raised by | Settlement        | Fields Details                                                                                                               |
|--------|-------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-------------------|------------------------------------------------------------------------------------------------------------------------------|
| 1      | Fraud Chargeback                    | Supporting Document Police FIR copy, Complaint copy, customer complaint letter, bank statement, passbook copy, etc.: Non mandatory                                                                                                                                                                      | Issuer    | Acquirer → Issuer | Document Non mandatory                                                                                                       |
| 2      | Accept Fraud Chargeback             | Supporting documents: Non mandatory                                                                                                                                                                                                                                                                     | Acquirer  | No Action         | Non mandatory document<br>Acquirer Response – Accept/Reject with free text                                                   |
| 3      | Represent Fraud Chargeback (Reject) | 1) BC letter confirming cash handover to customer.<br>2) Customer letter confirming receipt of cash/funds<br>3) Others: Any 1 of the above supporting documents required to upload into system also, the points mentioned 1, 2 & 3 to be reflected on the screen with tick to upload multiple documents | Acquirer  | Issuer → Acquirer | Reason for raising fraud chargeback reject<br>Document Mandatory                                                             |
| 4      | Compliance                          | Any Supporting Document: Mandatory                                                                                                                                                                                                                                                                      | Issuer    | Acquirer → Issuer | Additional field - 'Reason for raising fraud repeat complaint' made available in portal while raising fraud repeat complaint |
| 5      | Accept Re-raised Fraud Complaint    | Any Supporting Document : Non - Mandatory                                                                                                                                                                                                                                                               | Acquirer  | No action         | Additional field - 'Reason for accepting Re-raised fraud complaint' made available in portal while accepting                 |

|   |                                  |                         |        |                   |                                                                                                                                     |
|---|----------------------------------|-------------------------|--------|-------------------|-------------------------------------------------------------------------------------------------------------------------------------|
|   |                                  |                         |        |                   | fraud repeat complaint                                                                                                              |
| 6 | Reject Re-raised Fraud Complaint | Any Supporting Document | Issuer | Issuer → Acquirer | Additional field - 'Reason for rejecting Re-raised fraud complaint' made available in portal while rejecting fraud repeat complaint |

#### Good faith – Reporting frauds after 60 days from date of transaction

| S. No | Stage                                 | Document Name                          | Settlement        | To be uploaded by |
|-------|---------------------------------------|----------------------------------------|-------------------|-------------------|
| 1     | Good faith Fraud Chargeback           | Supporting documents: Non mandatory    | No action         | Issuer            |
| 2     | Good Faith Accept Fraud Chargeback    | Any Supporting Document: Non mandatory | Acquirer → Issuer | Acquirer          |
| 3     | Good Faith Represent Fraud Chargeback | Supporting documents: Non mandatory    | No action         | Acquirer          |

#### NTSL report changes for Fraud chargeback dispute entries present in NTSL report

Sample reports & screen shot for your reference.

| Dispute Adjustments            |               |             |          |
|--------------------------------|---------------|-------------|----------|
| Description                    | Ref. No       | Debit       | Credit   |
| Chargeback Details             |               |             |          |
| Chargeback from KKM            | '224410969944 | 2501        | 0        |
| <b>Total Chargeback Amount</b> |               | <b>2501</b> | <b>0</b> |
| Credit Details                 |               |             |          |
| Credit Adjustment to KKM       | '224410687716 | 2501        | 0        |
| <b>Total Credit Amount</b>     |               | <b>2501</b> | <b>0</b> |

|                                                        |               |                 |             |
|--------------------------------------------------------|---------------|-----------------|-------------|
| Fraud Chargeback Details                               |               |                 |             |
| Fraud Chargeback from KKM                              | '224410782333 | 2501            | 0           |
| Fraud Chargeback from KKM                              | '962642336133 | 1500.25         | 0           |
| <b>Total Fraud Chargeback Amount</b>                   |               | <b>4001.25</b>  | <b>0</b>    |
| Fraud Chargeback Re-presentment Details                |               |                 |             |
| Fraud Chargeback Re-presentment to KKM                 | '224410782333 | 0               | 2501        |
| <b>Total Fraud Chargeback Re-presentment Amount</b>    |               | <b>0</b>        | <b>2501</b> |
| Fraud Complaint Re-raise Accept Details                |               |                 |             |
| Fraud Complaint Re-raise Accept to KKM                 | '224410782333 | 2501            | 0           |
| Fraud Complaint Re-raise Accept to KKM                 | '224811289280 | 1500.25         | 0           |
| <b>Total Fraud Complaint Re-raise Accept Amount</b>    |               | <b>4001.25</b>  | <b>0</b>    |
| Fraud Compliance Check Details                         |               |                 |             |
| Fraud Compliance Check to KKM                          | '962642336133 | 1500.25         | 0           |
| <b>Total Fraud Compliance Check Amount</b>             |               | <b>1500.25</b>  | <b>0</b>    |
| Good Faith Fraud Chargeback Accept Details             |               |                 |             |
| Good Faith Fraud Chargeback Accept from KKM            | '218711810409 | 0               | 2501        |
| <b>Total Good Faith Fraud Chargeback Accept Amount</b> |               | <b>0</b>        | <b>2501</b> |
| <b>Adjustment Sub Total</b>                            |               | <b>14504.75</b> | <b>5002</b> |
| <b>Net Adjusted Amount</b>                             |               | <b>9502.75</b>  | <b>0</b>    |

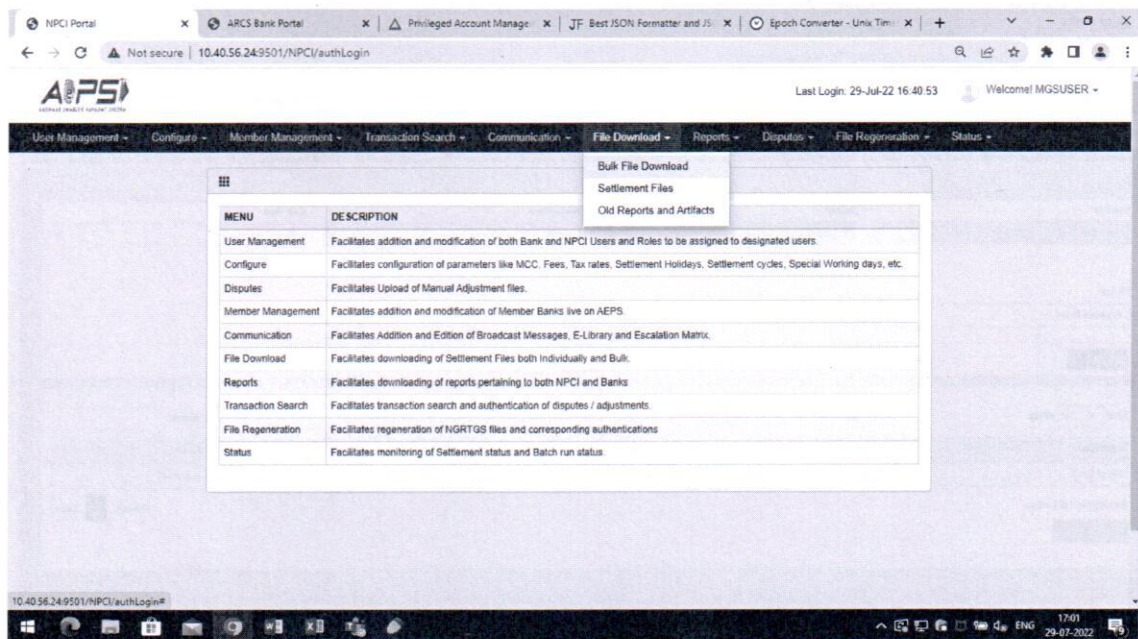
#### Bank wise Fraud Chargeback Issuer & Acquirer Report

Please prefer Bank wise fraud chargeback reports in back office system

File Name: FCB\_XXX\_ISS\_ACQ\_DDMMYYYY\_3C.xls.pgp

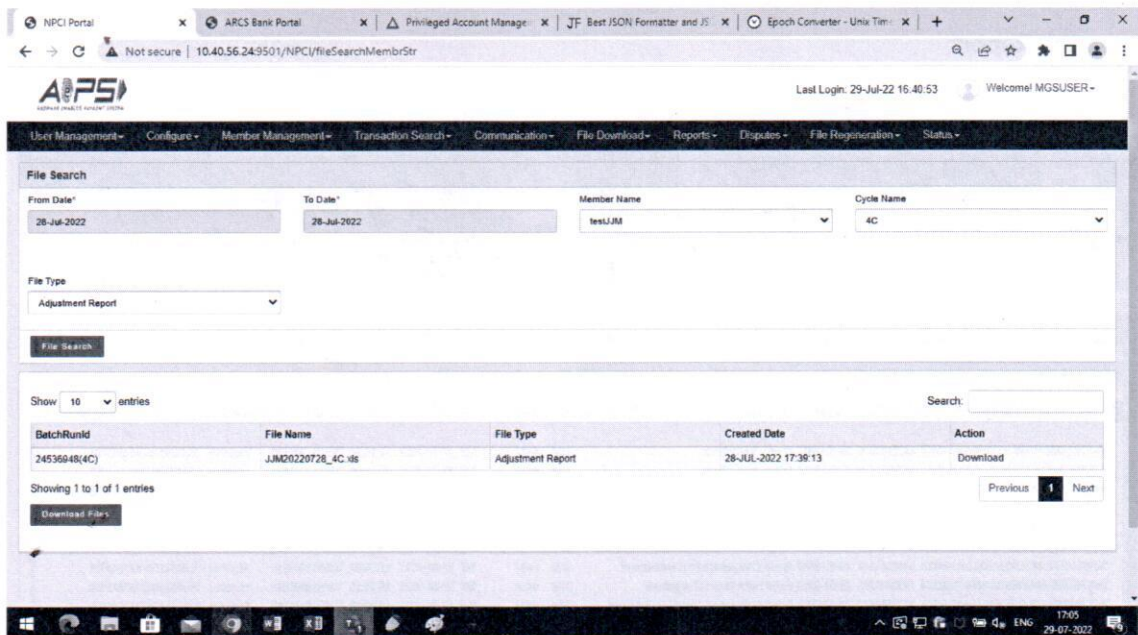
**Bank Portal**





Go to File Download→Bulk File Download

Select from and To date, Cycle number, Member Bank Name, File Type and click search



Click Download button

NPIC Portal | ARCS Bank Portal | Privileged Account Manage | JF Best JSON Formatter and JS | Epoch Converter - Unix Tim | +

Not secure | 10.40.56.24:9501/NPIC/finSearchMembrStr#

APS  
Advanced Payment System

Last Login: 29-Jul-22 16:40:53 | Welcome! MGSUSER

User Management | Overview | Member Management | Transaction Search | Communication | File Download | Reports | Disputes | File Registration | Status

File Search

From Date: 28-Jul-2022 | To Date: 28-Jul-2022 | Member Name: testJIM | Cycle Name: 4C

File Type: Adjustment Report

File Search

Show: 10 entries | Search:

| Batch/RunID | File Name          | File Type         | Created Date         | Action   |
|-------------|--------------------|-------------------|----------------------|----------|
| 245304(4C)  | JJM20220728_4C.xls | Adjustment Report | 28-Jul-2022 17:39:13 | Download |

Showing 1 to 1 of 1 entries

Download Files

Previous 1 Next

JJM20220728\_4C.xls

Show all

## Open the Report

JJM20220728\_4C - Excel

File Home Insert Page Layout Formulas Data Review View Tell me what you want to do...

Clipboard Font Alignment Number Styles Cells Editing

Calibri 11 A A

Wrap Text

General

Conditional Formatting Table Styles

Insert Delete Format

AutoSum Fill Sort & Find & Filter Select

Clear

A1

|    | txnid                             | uid        | AdjDate    | AdjType                            | Acquirer | Issuer | Response | TxnDate    | TxnTime  | RRN           | TerminalID | CardNo               | ChbDate |
|----|-----------------------------------|------------|------------|------------------------------------|----------|--------|----------|------------|----------|---------------|------------|----------------------|---------|
| 1  |                                   |            |            |                                    |          |        |          |            |          |               |            |                      |         |
| 2  |                                   |            |            |                                    |          |        |          |            |          |               |            |                      |         |
| 3  |                                   |            |            |                                    |          |        |          |            |          |               |            |                      |         |
| 4  |                                   |            |            |                                    |          |        |          |            |          |               |            |                      |         |
| 5  | 'c2a82d2320d74866be0c7ddd30e6f47  | 1126102936 | 28-07-2022 | Fraud Chargeback                   | JJM      | KKM    | '00      | 27-07-2022 | 11:16:50 | '220811348735 | register   | '5555881002235845908 |         |
| 6  | 'e825109cde8b4ee5b6931b073a0a569a | 1172021419 | 28-07-2022 | Fraud Chargeback                   | JJM      | KKM    | '00      | 27-07-2022 | 11:16:50 | '220811915859 | register   | '5555881002235845908 |         |
| 7  | '1c4893df2751477a9ee6232a5c6d41b  | 1194195102 | 28-07-2022 | Fraud Chargeback                   | JJM      | KKM    | '00      | 27-07-2022 | 11:16:51 | '220811749964 | register   | '5555881002235845908 |         |
| 8  | '42d3db196160476489f885dce1e35953 | 1235785200 | 28-07-2022 | Fraud Chargeback                   | JJM      | KKM    | '00      | 27-07-2022 | 11:16:50 | '220811439255 | register   | '5555881002235845908 |         |
| 9  | '1c4893df2751477a9ee6232a5c6d41b  | 1466554537 | 28-07-2022 | Fraud Chargeback Representment     | JJM      | KKM    | '00      | 27-07-2022 | 11:16:51 | '220811749964 | register   | '5555881002235845908 |         |
| 10 | 'dd17407dfb644a96b268046ed65fcd4  | 1458401235 | 28-07-2022 | Good Faith Fraud Chargeback        | JJM      | KKM    | '00      | 19-04-2022 | 18:22:13 | '210918906663 | register   | '5555881002235845908 |         |
| 11 | 'dd17407dfb644a96b268046ed65fcd4  | 1121650812 | 28-07-2022 | Good Faith Fraud Chargeback Accept | JJM      | KKM    | '00      | 19-04-2022 | 18:22:13 | '210918906663 | register   | '5555881002235845908 |         |
| 12 |                                   |            |            |                                    |          |        |          |            |          |               |            |                      |         |
| 13 |                                   |            |            |                                    |          |        |          |            |          |               |            |                      |         |
| 14 |                                   |            |            |                                    |          |        |          |            |          |               |            |                      |         |
| 15 |                                   |            |            |                                    |          |        |          |            |          |               |            |                      |         |
| 16 |                                   |            |            |                                    |          |        |          |            |          |               |            |                      |         |
| 17 |                                   |            |            |                                    |          |        |          |            |          |               |            |                      |         |
| 18 |                                   |            |            |                                    |          |        |          |            |          |               |            |                      |         |
| 19 |                                   |            |            |                                    |          |        |          |            |          |               |            |                      |         |
| 20 |                                   |            |            |                                    |          |        |          |            |          |               |            |                      |         |

JJM20220728\_4C

Ready

17:07 29-07-2022



File Name: FCB\_ISS\_XXX\_Summary\_DDMMYYYY\_3C.xls.pgp

Select From and To date, Cycle number, Member Bank Name, File Type and click search

NPCL Portal    ARCS Bank Portal    Privileged Account Manager    JF: Best JSON Formatter and JS    Epoch Converter - Unix Time    +

Not secure | 10.40.56.24:9502/AEPS/fileSearch

**AEPS**  
ARCS BANK REPORT PORTAL

Last Login: 29-Jul-22 16:49:50    Welcome! shantajmmaker

User Management    File Upload    Transaction Search    Transaction Approval    File Download    Reports    Communication

### File Search

From Date\*    To Date\*    Cycle Name    File Type

28-Jul-2022    26-Jul-2022    4C    FCB Report

**File Search**

Show 10 entries    Search: sum

| File Name                           | File Type  | Created Date         | Action   |
|-------------------------------------|------------|----------------------|----------|
| FCB_ACQ_UJM_Summary_28072022_4C.xls | FCB Report | 28-JUL-2022 17:40:28 | Download |
| FCB_ISS_UJM_Summary_28072022_4C.xls | FCB Report | 28-JUL-2022 17:40:28 | Download |
| FCB_ACQ_UJM_Summary_28072022_4C.csv | FCB Report | 28-JUL-2022 17:40:28 | Download |
| FCB_ISS_UJM_Summary_28072022_4C.csv | FCB Report | 28-JUL-2022 17:40:28 | Download |

Showing 1 to 4 of 4 entries (filtered from 6 total entries)

**Download Files**    Previous **1** Next

Bank Name -JJM

[illegible]



## Issuer Bank Investigation

| Fraud Analysis & Investigation Report |                                                                                                                                   |  |
|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|--|
| ISSUER BANK INVESTIGATION             |                                                                                                                                   |  |
| <b>1.</b>                             | <b><u>CASE DETAILS</u></b>                                                                                                        |  |
| A.                                    | Date of Occurrence of Fraud Transaction                                                                                           |  |
| B.                                    | Date of fraud reported by customer                                                                                                |  |
|                                       |                                                                                                                                   |  |
| <b>2.</b>                             | <b><u>CUSTOMER DETAILS</u></b>                                                                                                    |  |
| A.                                    | Full Name (mention names of all joint holders, if applicable)                                                                     |  |
| B.                                    | Contact Number                                                                                                                    |  |
| C.                                    | Masked Aadhaar Number (mention Aadhaar numbers of all joint account holders, if applicable Ex: XXXX XXXX 5678)                    |  |
| D.                                    | Residential Address                                                                                                               |  |
|                                       | City                                                                                                                              |  |
|                                       | State                                                                                                                             |  |
|                                       | PIN CODE                                                                                                                          |  |
| E.                                    | Bank Branch address                                                                                                               |  |
|                                       |                                                                                                                                   |  |
| <b>3.</b>                             | <b><u>TRANSACTION DETAILS</u></b>                                                                                                 |  |
| A.                                    | Correct Aadhaar Seeded (Y/N)                                                                                                      |  |
| B.                                    | Transaction Type {Cash Withdrawal, Funds transfer, Purchase transaction (Aadhaar pay), Cash Deposit}                              |  |
| C.                                    | Number of Transaction Reported                                                                                                    |  |
| D.                                    | Total amount of reported transactions (in Indian Rupees)                                                                          |  |
| E.                                    | Trxn Date   Acq ID   Terminal ID   RRN Number (12 digits as per BCS)   Amount   Timespan                                          |  |
|                                       |                                                                                                                                   |  |
| <b>4.</b>                             | <b><u>ISSUER INVESTIGATION DETAILS</u></b>                                                                                        |  |
| A.                                    | Has Issuer Bank received written fraud complaint letter from customer? (Y/N)                                                      |  |
| B.                                    | Is there any joint holder in customer's account? (Y/N)                                                                            |  |
| C.                                    | Is joint account holder aware of fraudulent transactions reported by other account holder? (Y/N)                                  |  |
| D.                                    | Customer's account type (Savings/ Current)                                                                                        |  |
| E.                                    | Has customer shared his/ her biometric with other entity/person for any purpose since the last 6 months? If yes, provide details. |  |
| F.                                    | Is the customer regularly carrying out AePS transactions at same BC locations?                                                    |  |
| G.                                    | Has customer previously done any AePS transaction in last 6 months                                                                |  |
| H.                                    | How did the customer come to know about the fraudulent transactions in his/ her account?                                          |  |

|    |                                                                                                                                                                |  |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| I. | Customer's location at the time of transaction?                                                                                                                |  |
| J. | Is the Customer's account statement checked for reported transactions?                                                                                         |  |
| K. | Any other cases reported against the same BC?                                                                                                                  |  |
| L. | What is the action taken by Issuer Bank to stop subsequent AePS transactions in customer's account                                                             |  |
| M. | Aadhaar No delinked from account? (Y/N)                                                                                                                        |  |
| N. | Is customer's 'mobile number/ email id' updated in Aadhaar Card? (Y/N)                                                                                         |  |
| O. | Is the customer's currently used mobile number updated with the bank for SMS alert? Also was the same number used by customer at time of disputed transaction? |  |
| P. | Are SMS notifications been sent to customer's mobile number for reported transactions? If "No", provide reason.                                                |  |
| Q. | Reason for late reporting of fraudulent transactions by customer                                                                                               |  |
| R. | If any other specific details issuer want to report                                                                                                            |  |
| S. | Other details                                                                                                                                                  |  |
|    |                                                                                                                                                                |  |
| 5. | <b><u>FIR DETAILS</u></b>                                                                                                                                      |  |
| A. | FIR/Complaint Lodged (Y/N).                                                                                                                                    |  |
| B. | IF "No" Provide reason                                                                                                                                         |  |
| C. | FIR Number & Date                                                                                                                                              |  |
| D. | Police Station                                                                                                                                                 |  |
| E. | Status of the case                                                                                                                                             |  |



## Acquirer Investigation Report

| Fraud Analysis & Investigation Report |                                                                                                                                     |  |
|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|--|
| ACQUIRER BANK INVESTIGATION           |                                                                                                                                     |  |
| <b>1.</b>                             | <b><u>CSP / BC DETAILS</u></b>                                                                                                      |  |
| A.                                    | BC Agent Full Name                                                                                                                  |  |
| B.                                    | Terminal Id                                                                                                                         |  |
| C.                                    | Contact Number                                                                                                                      |  |
| D.                                    | Masked Aadhaar Number (Ex: XXXX XXXX 5678) – Last 4 digits only                                                                     |  |
| E.                                    | Residential Address                                                                                                                 |  |
|                                       | City                                                                                                                                |  |
|                                       | State                                                                                                                               |  |
|                                       | PIN CODE                                                                                                                            |  |
| F.                                    | On-board Date                                                                                                                       |  |
| G.                                    | Off-board/Termination/suspension Date (If applicable)                                                                               |  |
| H.                                    | Exit Reason                                                                                                                         |  |
| I.                                    | Corporate BC details (If any)                                                                                                       |  |
|                                       |                                                                                                                                     |  |
| <b>2.</b>                             | <b><u>ACQUIRER INVESTIGATION DETAILS</u></b>                                                                                        |  |
| A.                                    | Is BC contactable? If no, action taken by Bank for the given case                                                                   |  |
| B.                                    | Register maintained by CSP / BC (YES/NO). If YES, share details.                                                                    |  |
| C.                                    | Has BC agent collected any ID proof of the customer                                                                                 |  |
| D.                                    | What was the location of the agent at the date of disputed transaction?                                                             |  |
| E.                                    | Whether the agent is working from a fixed location? If yes, what is the location?                                                   |  |
| F.                                    | If No, where from he was operating during the last six months and share the locations.                                              |  |
| G.                                    | Whether there are attempts, successful or failed by the agent for the given Aadhaar with multiple banks? If so the details thereof. |  |
| H.                                    | What is the procedure adopted by the acquirer bank for engaging the BC agents?                                                      |  |
| I.                                    | If Acquiring bank is complied with Two factor authentication (Yes/No)                                                               |  |
| J.                                    | What are the transaction limits, daily limits set for the agent?                                                                    |  |
| K.                                    | Action taken by the acquirer to stop subsequent operation by agent.                                                                 |  |
| L.                                    | Is BC involved in Fraud? (Y/N)                                                                                                      |  |
| M.                                    | Any Police complaint filed against BC? (Y/N)                                                                                        |  |
| M1                                    | If BC is involved in fraud, has he been added in the negative list & reported to NPCI                                               |  |
| M2                                    | If no, specify the reason                                                                                                           |  |

|    |                                                                                           |  |
|----|-------------------------------------------------------------------------------------------|--|
| N. | Fraud Type (Fake Biometric, Wrong Aadhaar Seeding, Siphoning Fraud, Others (with reason)) |  |
| O. | Brief Description of the case/Modus Operandi                                              |  |
| P. | Is Acquirer Bank providing consent for refund to customer? (Y/N)                          |  |
| Q. | Any other details w.r.t reported transactions/ case                                       |  |