

NPCI/2022-23/AePS/004

28<sup>th</sup> November 2022

To,  
All Members Participating in AePS Network

Madam / Dear Sir,

**Sub: Customer complaint through NPCI website for AePS 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 6<sup>th</sup> August 2020, wherein RBI has advised PSO & PSPs i.e. banks & 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 has enabled the option for customers to register complaints for approved transactions on NPCI website. A complaint reference number (CRN) shall be given to the customer once the complaint is registered. Customer 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.

**Issuer/Remitter Bank** to check the status of the transaction and raise chargeback in AePS if acquirer has not raised credit adjustment / refund for the transaction.

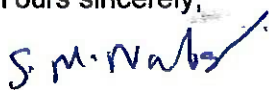
**Acquirer/Beneficiary Bank** to proactively check the status of the transaction and raise credit adjustment / refund for failed or cancelled transactions.

Please note that the complaint(CRN) shall be auto closed by the system once the dispute is resolved or the TAT of raising the next level of dispute in ARCS -AePS is expired. Refer 'Annexure A' for more information on changes done in ARCS -AePS and actions for 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 Platform Officer

**Details of changes done in ARCS-AePS and actions to be taken by Member Banks**

**1. Adjustment Report:**

- a) Two new adjustment types are introduced for identification of complaints raised through NPCI website as under:
  - a) Complaint Raise – To identify a complaint registered through NPCI website
  - b) Complaint Closed - To identify a complaint which is closed by system.
- 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 Search tab option Members will be able to check the status of transaction, disputes/adjustments raised and status of the complaint CRN in AePS-ARCS system.

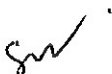
**3. For complaints raised:**

**Acquirer Bank** to proactively check the status of the transaction and raise credit adjustment / refund for failed or cancelled transactions.

**Issuer Bank** to check the status of the transaction and raise chargeback in ARCS (AePS) in case acquirer has not raised credit adjustment / refund 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) Complaint (CRN) shall be auto closed once the dispute is accepted or deemed accepted in ARCS (AePS) or the TAT for raising the next dispute / adjustment in ARCS (AePS) is expired.
- (iii) 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 ARCS (AePS) for reference.



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

Transaction Type	Particulars	Code
Fund Transfer	Remitter account debited but Beneficiary A/c not credited	B
Cash Withdrawal	Cash not received	B
Cash Deposit	Cash not deposited in account	B
BHIM Aadhaar Pay	Credit not processed for cancelled or returned goods and services	1061
	Goods and Services not as described / defective	1062
	Paid by alternate means	1063
	Goods or Services Not Provided / Not Received	1064
	Account Debited But Confirmation Not Received at Merchant Location	1065

*For reasons other than above customer shall be required to contact its Issuing Bank as per the existing process.*

- (v) Members to follow existing process for escalations/ next level of customer disputes.
- (vi) Member Banks will have to ensure necessary communication is sent to the customer in line with the current dispute management process.
- (vii) Banks are advised to provide 12-digit RRN no. along with other transaction details in customer communications/notification/alerts for facilitating customers for raising complaints.

#### 4. Onus / Other Transaction report:

For cases where ARCS-AePS 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 ARC-AePS in File Download >Old Reports and Artifacts > 3 digit bank code > Date > bankCode\_TransactionNotFound\_DDMMYYYY. Issuing Bank can check this report and take appropriate action, wherever required, to address the customer's concern.

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