

NPCI/2023-24/AEPS/078

26th May, 2023

To,

All Members of Aadhaar Enabled Payment System (AePS)

Sub: Revision of TAT for raising Chargeback and Fraud Chargeback

In AePS, the profile of customers are such that they mainly rely on assisted mode for their banking needs. Many of these customers are from semi-urban or rural locations. For any complaint related to account debited but cash not received or amount not credit for cash deposited/funds transfer, etc. customers contact their Bank for inquiring the status of the transaction and for registering complaint.

Based on the feedback received from member banks and for customer convenience, the date for raising chargeback (dispute) from the date of transaction was reviewed. Accordingly, to give sufficient time to banks for investigation and for raising the dispute on receipt of customer complaint, the timelines (TAT) for raising chargeback, normal as well as fraud related, has been revised to 90 calendar days from the date of transaction from 1st June, 2023 onwards.

Now, Issuer banks shall be able to raise chargeback for AePS transaction in ARCS portal up to 90 calendar days from the date of transaction, instead of 60 calendar days. This shall be applicable for all type of transactions and chargeback reasons including fraud related chargebacks. All other TAT of dispute cycle including for goodfaith cases, remains same. Please refer Annexure A for transaction dispute lifecycle for normal and fraud related chargebacks.

Members are also advised to adhere to the following, while raising and/or responding to Fraud related chargebacks:-

1. Issuer bank should upload duly filled Investigation report as prescribed by NPCI while raising a Fraud chargeback.
2. Acquirer bank to investigate the reported fraud with relevant Business Correspondent (BC), BC Agent or CSP, and submit duly filled Acquirer Investigation Report as prescribed by NPCI
3. In case of good faith chargebacks and cases referred by Issuer bank directly (beyond TAT cases), Acquirer Bank to thoroughly investigate the reported fraud and respond prudently on merit of the case. Acquirer banks are requested to help address the customer complaint to the extent possible.

Your Sincerely,

SD/-

Praveena Rai
Chief Operating Officer

Annexure A

Dispute TATs – Fraud related Cases:

Adjustment type	Current TAT *	Revised TAT
Fraud Chargeback/Normal Chargeback	60 Days	90 Days
Fraud Chargeback Accept	15 Days	15 Days
Fraud Chargeback Reject	15 Days	15 Days
Fraud Complaint (Re-Raise)	10 Days	10 Days
Fraud Complaint Re-raise Accept	07 Days	07 Days
Fraud Complaint Re-raise Reject	07 Days	07 Days
Fraud Complaint check (NPCI Review)	90 Days	90 Days

* As per the existing AePS fraud liability shift guidelines

Dispute TATs – Transaction Dispute Lifecycle (other than fraud related cases)

Adjustment type	Current TAT *	Revised TAT
Chargeback	60 Days	90 Days
Chargeback Accept	5 Days	5 Days
Chargeback Reject	5 Days	5 Days
Pre Arbitration	15 Days	15 Days
Pre Arbitration Accept	10 Days	10 Days
Pre Arbitration Reject	10 Days	10 Days
Arbitration	21 Days	21 Days
Arbitration Accept	30 Days	30 Days
Arbitration Reject	30 Days	30 Days

* As per the existing dispute management guidelines