

NPCI/NFS/OC No.215/2016 -17

25<sup>th</sup> July, 2016

To,

**All Members of National Financial Switch (NFS)**

Madam/Dear Sir,

**Sub: NFS ATM Network - Documents to be submitted at each stage of dispute cycle for cash withdrawal transactions on Micro ATMs.**

We refer NFS OC 200 dated 11<sup>th</sup> April, 2016 on Cash withdrawal transactions on Micro ATMs through Card and PIN. These transactions are processed through NFS with MCC code 6012 and settled as NFS ATM transactions.

Documents to be submitted for handling customer complaints (disputes) for cash withdrawal transactions done on Micro ATM was discussed in AePS Steering Committee meeting held on 30<sup>th</sup> May, 2016 at Indian Banks' Association's (IBA) office. It was decided that NPCI shall call Operations Working Group meeting to discuss and finalize documents to be submitted at each stage of dispute cycle for cash withdrawal transactions on Micro ATMs.

Operations Working Group meeting was held on 07<sup>th</sup> June, 2016, where member banks discussed and agreed on below given list of documents to be submitted at each stage of dispute cycle for cash withdrawal transactions on Micro ATMs.

**A. Documents to be submitted by Acquirer:**

**1. At the time of Representment:**

- a) Micro ATM terminal logs OR Copy of receipt generated at the terminal.
- b) FI and ATM Switch logs (both) for the disputed transaction along with 8 to 10 preceding and succeeding transactions.

**2. At the time of Pre-arbitration rejection:**

- a) Micro ATM terminal logs OR Copy of receipt generated at the terminal.
- b) FI and ATM Switch logs (both) for the disputed transaction along with 8 to 10 preceding and succeeding transactions.
- c) Any other document to substantiate the Acquirer's claim that the disputed transaction is successful.

**3. At the time of Arbitration stage:**

- a) Micro ATM terminal logs OR Copy of receipt generated at the terminal.

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- b) FI and ATM-Switch logs (both) for the disputed transaction along with 8 to 10 preceding and succeeding transactions.
- c) Any other document to substantiate the Acquirer's claim that the disputed transaction is successful.
- d) Acquirer Submission Form (Refer NFS OC 182 for format).
- e) Acquirer to explicitly mention in Acquirer Submission Form that the transaction was successful and the cash was paid to the cardholder by the Business Correspondent (BC).
- f) Letter from BC confirming that cash is paid to the cardholder.

Note:

- i. All the documents submitted at Arbitration stage should be stamped and signed by the Bank official.
- ii. Complete set of documents should be submitted in Dispute Management System (DMS) within 10 days from the next day of Arbitration.

Those documents uploaded in DMS shall be considered by Panel for Resolution of Disputes (PRD) while deciding the case. The only exception to this will be any clarification / additional documents requested by NPCI and submitted through mail.

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

**Submission of terminal logs or copy of receipt generated from terminal:**

We have received feedback from Micro ATM Acquirers that the terminal (Micro ATM) has the capability to generate logs which can be retrieved and stored by the bank. Few banks have also confirmed that copy of receipt (duplicate receipt) can be generated at the terminal.

In view thereof, for disputes raised for transactions from **1<sup>st</sup> November 2016 onwards**, submission of Micro ATM terminal logs OR copy of receipt (duplicate receipt) generated by the terminal shall be **mandatory** for representment, rejection of pre-arbitration and at the arbitration stage. **Banks are requested to review their existing process/system and make necessary changes, if required, for compliance.**

For transactions prior to 1<sup>st</sup> November, 2016, Micro ATM terminal logs OR copy of receipt can be submitted, if available.

**B. Documents to be submitted by Issuer:**

**1. At the time of Chargeback:**

Issuing bank may choose to submit complete details of the complaint received from their customer. This shall be optional.

2. **At the time of Pre-arbitration:**

Any information that Issuing Bank wants to submit to the Acquirer while raising pre-arbitration.

3. **At the time of Arbitration:**

Issuer Submission Form (Refer NFS OC 182 for format).

All other rules, timelines, etc. shall be as per existing NFS ATM cash withdrawal dispute management guidelines.

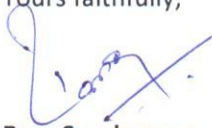
The above mentioned guidelines will be effective with immediate effect.

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

For any queries or clarification, please contact:

Name	e-mail ID	Mobile Number
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Yours faithfully,



**Ram Sundaresan**  
Head – Operations