

NPCI/NFS/OC No.227/2016-17

27th October, 2016

To,

All Members of National Financial Switch (NFS)

Dear Sir/Madam,

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

We refer to OC 215 dated 25th July, 2016 on Documents to be submitted at each stage of dispute cycle for cash withdrawal transactions on Micro ATMs. As per the OC, disputes raised for transactions from 01st November, 2016 onwards, acquiring banks needs to submit terminal logs OR copy of receipt (duplicate receipt) generated by the terminal at the time of representment, rejection of pre-arbitration and at the arbitration stage along with other documents.

We understand from few acquiring banks that the generation of terminal logs / copy of receipt printing is yet to be implemented. Taking this into consideration, acquiring banks that are not able to submit the terminal logs / duplicate receipt, should submit a declaration stating that the transaction is successful and cash has been given to the customer. The format of the declaration to be submitted by Acquiring Bank is given in **Annexure A**. List of documents to be submitted at each stage of dispute shall be as per OC 215 – copy attached for ready reference.

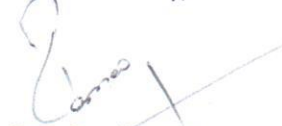
Acquiring banks are requested to make necessary changes in their process / system at the earliest for enabling them to submit either the terminal logs OR copy of receipt (duplicate receipt) for disputes raised for cash withdrawal transaction on Micro ATMs in order to comply with OC 215.

Please make note of the above and disseminate the information contained herein to the officials concerned.

For any queries or clarification, please contact:

Name	e-mail ID	Mobile Number
Mehfooz Khan	mehfooz.khan@npci.org.in	8108122867
Avinash Kunnoth	avinash.kunnoth@npci.org.in	8879772725
Abhay Parekh	abhay.parekh@npci.org.in	8879772794

Yours faithfully,



Ram Sundaresan
Head – Operations

Encl: 1. Annexure A - Declaration by Acquiring for successful Micro-ATM transaction.
2. NFS OC 215 dated 25th July, 2016.

To be given by Acquiring bank**Confirmation by Acquiring bank for successful cash withdrawal transaction at Micro ATM.**

(Please submit this form for representment / rejection of pre-arbitration and arbitration)

Madam/Dear Sir,

We refer to the below mentioned chargeback/pre-arbitration/arbitration raised against our bank for cash withdrawal transaction at our Micro ATM:

Description	Particulars
Dispute date (Chbk/Pre-arb/Arb)	
Card number <i>(from 7 to 12 digit masked)</i>	
Transaction date	
RRN	
Terminal ID (Micro ATM ID)	
Transaction amount	

We hereby confirm that above mentioned transaction was successful and the cash was given to the customer. We also confirm that this document can be used as evidence in the dispute management process at NPCI. If required, this confirmation can be shared with the customer and/or any other authority as the Issuing bank may consider necessary.

(Authorised Signatory)

Rubber Stamp

Name & Designation of the Signatory : _____

Bank Name : _____

Date : _____

(Note: Kindly use separate declaration for each dispute)

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

25th 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 11th 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 30th 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 07th 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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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.

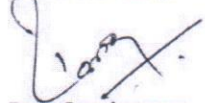
The above mentioned guidelines will be effective with immediate effect.

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:

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