

NPCI/2022-23/IMPS/113

28<sup>th</sup> November 2022

To,  
**All Members Participating in IMPS Network**

Madam / Dear Sir,

**Sub: Customer complaint through NPCI website for IMPS 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 have enabled the option for customers to lodge complaints for IMPS transactions on NPCI website. A complaint reference number (CRN) shall be given to the customer once the complaint is lodged. 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 (Remitter as well as Beneficiary) shall also be able to check the details of complaint raised using the CRN.

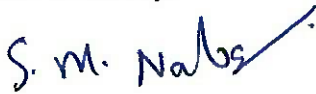
**Remitter Bank** to check the status of the transaction and raise chargeback in IRCS IMPS if Beneficiary Bank has not raised credit adjustment / return for the transaction

**Beneficiary Bank** to proactively check the status of the transaction and raise credit adjustment / return for IMPS 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 IRCS IMPS is expired. Refer '**Annexure A**' for more information on changes done in IRCS IMPS 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 IRCS IMPS and actions to be taken by Member Banks**

**1. Adjustment Report**

- a) Two new adjustment 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 in 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) **Remarks** – Remarks mentioned by the customer while lodging the complaint shall be captured in this field.

**2. Transaction Search option:**

In transaction Search IMPS Members will be able to check the status of transaction, disputes/adjustments raised and status of the complaint CRN in IMPS-IRCS system.

**3. For complaints raised:**

**Beneficiary Bank** to proactively check the status of the transaction and raise credit adjustment / return & TCC for approved and deemed approved transactions.

**Remitter Bank** to check the status of the transaction and raise chargeback in IRCS IMPS in case beneficiary has not raised credit adjustment / return for IMPS 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 IRCS IMPS or the TAT for raising the next dispute / adjustment in IRCS IMPS 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 IRCS (IMPS) for your reference.

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

108	Remitter a/c debited but beneficiary a/c not credited
121	TCC has been raised but customer still complaining that Beneficiary a/c is not credited

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

- (v) Member Banks will have to ensure necessary communication is sent to the customer in line with the current dispute management process..
- (vi) Members to follow existing process for escalations/ next level of customer disputes.
- (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 IRCS-IMPS 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 remitter Bank in IRCS-IMPS in File Download >Old Reports and Artifacts > 3 digit bank code > Date > bankCode\_TransactionNotFound\_DDMMYYYY. remitter Bank can check this report and take appropriate action, wherever required, to address the customer's concern.

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