

NPCI/2019-20/RuPay/049

April 11, 2020

To,
All Member Banks – RuPay

Madam/Dear Sir,

Sub: Covid-19 impact, Dispute Handling Updates

Background:

Due to the uncertainty of the Coronavirus pandemic and the resultant hampering of Businesses across the world, RuPay and its Partner schemes are closely monitoring the situation to ensure that applicable steps to best support participants, are being taken. We are committed to our obligations in maintaining dispute service levels and are working diligently to ensure minimal disruption to dispute processing.

The circular includes directives received from schemes partnering with RuPay on International transactions.

Transactions Routed Through RuPay, JCB and Discover Network:

Dispute operations will continue as normal until further notice. Participants are urged to be flexible and to act in good faith to resolve disputes.

Transactions Routed Through Union Pay International (CDRS):

- 1) Inquiry and Retrieval Request:** The merchants and Acquirers may fulfil Inquiry and Retrieval Requests beyond the specified timeframes. The Issuers should accept the late response and fulfilment. Chargeback rights will not be subject to Acquirer's fulfilments. If a chargeback cycle is already initiated for such transactions, Acquirer can provide supporting documents in the subsequent life cycles.
- 2) Chargeback:** The Issuers will have additional **60 days** on outgoing chargebacks where the chargeback initiation timeframes ends on or after **Jan 31, 2020 (Outgoing)** and **Feb 5th, 2020 (Incoming)**. The Acquirer's should not file an Arbitration case based on the Issuers late chargeback.

3) Pre-arbitration/Arbitration: Considering that the Merchants and Acquirers may file Pre-arbitration/Arbitration on chargebacks raised beyond the specified time frames, the Acquirers will have an additional **60 days** on outgoing Pre-arbitration/Arbitration if the specified Pre-arbitration/Arbitration filing timeframes end on or after **11th March 2020 (Outgoing)** and **16th March 2020 (Incoming)**. The Issuers should not deny a pre-arbitration or an Arbitration case based on the Acquirer's late submission.

The expiry date of the above special processing will be announced separately.

Please do refer annexure A for the revised turn-around times.

For any queries or clarification, please contact:

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Yours faithfully,

SD/-

Saiprasad Nabar

Chief – Online Products Operations

ANNEXURE A

Revised dispute Turn Around Times – Union Pay International (Special Processing)

Chargeback Turnaround Times						
Chargeback Group	iRGCS RC	Description	Existing TAT		Revised TAT (Special Processing)	
			Issuer (O/G)	Acquirer (I/C)	Issuer (O/G)	Acquirer (I/C)
Fraud Related	1143	Fraudulent Multiple Transactions	175	185	235	245
	1141	The Cardholder Denies the Transaction	175	185	235	245
	1147	Hot Card List	175	185	235	245
	1150	Counterfeit Card	175	185	235	245
	1147	Risk Merchant	55	65	115	125
Auth Related	1071	Dispute on Debit Adjustment or Debit Adjustment Collection	55	65	115	125
	1081	Late Presentment	55	65	115	125
	1133	Exceeds Limited/Authorized Amount	115	125	175	185
	1121	Declined Authorization	115	125	175	185
Fulfillment	1152	Verification for Transaction Certificate (TC) Fails	115	125	175	185
	1153	Transaction Certificate (TC) and Relevant Calculation Data cannot be Provided	115	125	175	185
	1101	Illegible/Incorrect fulfilment	175	185	235	245
	1102	Retrieval Request not fulfilled	175	185	235	245
Delivery Related	1065	Transaction was Settled but Cash/Goods/Services were not Received	115	125	175	185
	1061	Refund Not Processed	115	125	175	185
	1069	Cancelled Transaction	115	125	175	185
	1083	Cardholder Dispute-Transaction Amount Difference	115	125	175	185
	1084	Duplicate Processing	115	125	175	185
	1063	Paid by Other Means	115	125	175	185
	1072	Fees Refund for Unsuccessful Balance Inquiry	115	125	175	185

LifeCycle	Existing TAT		Revised TAT(Special Processing)	
	Issuer (I/C)	Acquirer (O/G)	Issuer (I/C)	Acquirer (O/G)
Pre-Arbitration	35	25	95	85
Arbitration	65	55	125	115