

NPCI /UPI/OC No.26 /2017-18

4th, Aug. 2017

To,

All Member Banks - Unified Payments Interface (UPI)

Dear Sir/Madam,

Subject: Process to handle UPI customer complaints & best practices

With increase in the UPI volumes, we have seen considerable increase in customer complaints. Hence it has become imperative for all UPI members to setup strong customer redressal mechanism for responding to the customer complaints swiftly. Thus, it is advised all UPI members to follow the "UPI — **PROCESS TO HANDLE CUSTOMER COMPLAINTS**" procedural document which covers the following points,

1. Life cycle of complaints
2. Process to handle complaints in RGCS
3. Complaint Scenarios
4. Analyzing the trend of complaints and initiating suitable actions to reduce the same
5. Automation of end to end complaints handling process
6. Best practices
7. SMS & App Notification to the customers
8. MIS reports
8. Complaints list
9. Disputes list
10. Reason codes
11. Adjustment flags
12. Bulk file format
13. Dispute TAT
14. NPCI contacts

You may please make a note of the above and disseminate the information contained herein to all officials concerned to set up the UPI complaints redressal mechanism.

Should you need any further assistance/clarification, please contact following officials: -

| Name | Email id | Contact Number |
|----------------|--|-----------------------|
| Pritish Paul | prish.paul@npci.org.in | 08297571777 |
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Yours faithfully,

Ram Sundaresan
Head — Operations