

To,

All Members of Unified Payments Interface (UPI)

Dear Sir / Madam,

Sub: UPI – Complaints Handling Process

Objective: Objective of this circular is to explain handling and controls to be built in for various types of customer complaints.

NPCI launched UPI on 25th August, 2016 and presently there are 60 banks live on UPI with tremendous increase in transaction volume – from 92k in Aug'16 to 7.68 crores in Oct'17. With the ever increasing transaction volume and high visibility/awareness created for UPI coupled with large number of customers using UPI, it becomes incumbent upon all participants to live up to customers' expectations and make available high customer service.

UPI stands on interoperability & the ability to perform transactions using a 2, 3 and 4 party models. This unique architecture provides information related to transactions to all the respective parties of the transactions. The information also includes the status of timeout transactions (debit and credit leg) and status of disputes raised on such UPI transactions.

It has been noticed that Issuer Banks/PSPs have been redirecting customer complaints to NPCI where the transactions have been initiated specifically through BHIM (NPCI PSP) and other 3rd party BHIM/UPI enabled Apps. This is happening despite the status and details of transactions being available with respective Remitter and Beneficiary Banks through central system of NPCI. Redirecting the customer, especially when he/she is out of funds, gives a bad customer experience and dissatisfaction.

Please note that in case of any issue/complaint raised by a customer to his/her bank through any channel like Call Centre, social media, branch, email etc. the customer's bank (remitting/beneficiary bank) should acknowledge all complaints raised by the customer (irrespective of any PSP app customer uses) and take necessary steps to address the same.

Further, all member banks are requested to respond within T+1 day for all customer complaints received through back-office system of BHIM UPI. For PSP Apps, it is mandatory to update the status of complaints on their PSP App by T+1 and notification/SMS should be sent to customer informing the status of complaint.

In view of the above, we request you to train all customer facing teams of your bank to manage the UPI complaints handling process and to guide your customers properly in case of complaints on UPI based transactions.

Further, member banks are advised to refer to the circulars - NPCI/UPI/OC 9/2016-17 (Daily reconciliation & dispute handling) and NPCI/UPI/OC 26/2017-18 (Process to handle UPI customer complaints and best practices) for reconciliation and customer complaints.

Hope you will find the information contained herein useful to initiate suitable directions to your team. Please do let us know if you need any further information.

Kindly make a note of the above and disseminate the instructions contained herein to the officials concerned.

Thanking you and looking forward to your continued support.

Yours faithfully,

Ram Sundaresan
SVP & Head - Operations