

NPCI/2012-13/NFS/2737 (OC - 83)

26th March 2013

All Member Banks of National Financial Switch (NFS)

Dear Sir/Madam,

- Subject: 1. ATM Disputed Transactions - Requirement of three transactions before & three transactions after the 'disputed transaction' to be submitted at the time of representment.**
- 2. Requirement of CCTV images by Complainant.**

We are in receipt of a communication from the Customer Services Department (CSD) of Reserve Bank of India (RBI) necessitating certain changes in the above subject to ensure faster resolution of customer complaints.

A customer dispute for ATM cash withdrawal arises generally in case of **cash not dispensed** or **partial cash dispensed** from the ATMs. In such scenario, the customer fills up a Complaint form and submits it to his/her bank which has issued the Debit Card to the customer. The Issuing Bank raises a chargeback on the Acquiring Bank on the basis of customer's complaint. The Acquiring Bank checks ATM logs like Electronic Journal and if the transaction is successful and cash has been dispensed, the Acquiring Bank 'Represents' the transaction with supporting documents, like, ATM Electronic Journal (EJ) or Journal Print (JP).

As per the requirement of CSD, RBI, some changes are necessitated in the Representment related process and such requirements are given below for your reference and compliance.

- a) At the time of Representment, the Acquirer banks must provide three transactions before and three transactions after the 'Disputed transaction' in the JP/EJ ATM logs.
- b) At present, there is no provision for the complainant to request for the CCTV/Camera images in the Complaint Form for ATM disputed transactions. In this regard, the member Banks are advised to make a provision in the 'Customer Complaint Form' for the complainant to raise a request for the CCTV/Camera images if the customer so desires at the time of submitting the Complaint form to the Issuing Bank.

The Issuing Bank shall **upload the request** for CCTV image while raising the chargeback in the DMS module (screen shot attached). Please note that only the request for CCTV/image can be uploaded through DMS. **The process for sharing CCTV/image shall be in accordance with the existing practice followed between the banks. (In other words, the images/CCTV footage cannot be uploaded in DMS by the acquiring bank.)**



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NATIONAL PAYMENTS CORPORATION OF INDIA

Member Banks are requested to follow the above guidelines with immediate effect for the transactions being represented by the Acquiring banks – as in (a) above.

For any further clarifications, please get in touch with Ms. Nayan Bhandarkar, Senior Manager – NFS Operations at Nayan.bhandarkar@npci.org.in.

Yours faithfully,

Ram Sundaresan
Head – NFS Operations

- Enclosed: A) CCTV/Footage/ Image Request Form
B) Process for uploading 'CCTV Footage/Image Request Form' in DMS