GS Mahanagar Co-op. Bank Ltd.

Customer Awareness on dispute handling procedure of POS/E-COM transactions

POS/E-COM TRANSACTION FAILED? & WHEN YOU WILL GET REFUND?

Without customer's complaint on declined or failed transactions to be resolved by bank within T+ 1 calendar days from the date of transaction date.

Customer's disputed complaint process/status will be handled as per below chart as per NPCI/RBI guidelines (updated from time to time as per guidelines).

Sr.	Particulars	Turn Around Time (TAT-Period)	Customer Action	Bank Action	Result
1	Credit Adjustment	Within T+1 Day	N/A	Remitter Bank will credit the decline transaction amount within TAT period	Customer account credited within TAT period
2	Chargeback (CB)	Within 30 days from transaction date	Customer will fill-up the Complaint form into branch or mail to Bank	Remitter Bank will raised Chargeback to Beneficiary Bank	Chargeback is in process
3	CB- Acceptance / Re-presentment	Within 15 days	N/A	**In case the Charge Back Accepted**- Remitter Bank will credit the transaction amount. **If Charge Back Re-presentment**- Customer may go for next stage (Pre-arbitration)	**If Charge Back acceptance-** Customer received the transaction amount.

4	Pre-Arbitration Raise	Within 10 days	N/A	As per customer written complaint remitter Bank will raise the Pre-Arbitration.	**<u>PR Raised</u>**
5	Pre-Arbitration Acceptance / Rejection	Within 5 days		**<u>If Pre-Arbitration Charge Back Accepted</u>**- Remitter Bank will credit the transaction amount. **<u>If Pre-Arbitration Rejected</u>**- Customer may go for next stage (Re-presentment)	Remitter Bank will credit the transaction amount. Customer may go for Re-Presentment
6	Pre-Arbitration Re-Presentment	Within 30 days		**<u>If Re-Arbitration re-presentment Accepted</u>**- Remitter Bank will credit the transaction amount. **<u>If Pre-Arbitration re-presentment Rejected</u>**- Customer may go for next stage Good Faith	Remitter Bank will credit the transaction amount. Customer may go for Good Faith
7	Good Faith	Within 30 days		Good Faith can be raised if TAT is expired	

***Acquirer Bank: This is the Bank from Whose POS machine the card is swipe attempted by the customer.**

<u>WHAT TO DO IF YOU DON'T KNOW.</u>

Call Toll Free No- **1800220096**
Email to Complaint desk- complaint@mahanagarbank.com
ATM Support- atmsupport@mahanagarbank.com
Website- www.mahanagarbank.net
(For Grievance Redressal for all type of digital as well as other complaint will monitor)