



GS Mahanagar Co-op. Bank Ltd.

Customer Awareness on dispute handling procedure of decline UPI transactions

UPI TRANSACTION FAILED? & WHEN YOU WILL GET REFUND?

Customer should raise failed or decline transaction complaint to Bank/Branch through mail/telephonically/ website (Grievance Redressal Mechanism)

Sr.	Particulars	Turn Around Time (TAT-Period)	Customer Action	Bank Action	Result
1	Credit Adjustment DRC/RB	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 raised	Within 45 Days	Customer will fill-up the Complaint form.	Remitter Bank will raised chargeback to Beneficiary Bank on NPCI Portal	CB in process
3	Chargeback Acceptance/ Re-presentment	Within 35 days	N/A	<u>If CB Accepted-</u> Remitter Bank will credit the transaction amount to customer account. <u>If CB Re-presentment-</u> Beneficiary Bank will share details with evidences and same will share with customer.	<u>If CB acceptance-</u> Customer received the transaction amount. Customer may go for next stage.
4	Differed Chargeback Raised	Within 45 days	Customer will submit the	Remitter Bank will raised Differed	Differed CB in process

		decline of chargeback	complaint form.	Chargeback to Beneficiary Bank on NPCI Portal	
5	Differed Chargeback Acceptance/ Re- presentment	Within 3 days	N/A	<u>If Differed CB Accepted-</u> Remitter Bank will credit the transaction amount to customer account with compensation of Rs.100 per day from date of transaction <u>If Differed CB Rejected-</u> Beneficiary Bank will share details with evidences and same will share with customer.	<u>If Differed CB acceptance-</u> Customer received the transaction amount along with the compensation. Customer may go for next stage.
6	Pre-arbitration	Within 5 days	Customer will fill the Complaint form.	Remitter Bank Will raised Pre-arbitration to Beneficiary Bank	Pre-arbitration in process
7	Pre-arbitration Acceptance / Re- presentment	Within 3 days	N/A	<u>If Pre-arbitration Accepted-</u> Remitter Bank will credit the transaction amount to customer account <u>If Pre-arbitration Rejected-</u> Customer will go for next stage (Arbitration)	<u>If Pre-arbitration acceptance-</u> Customer received the transaction amount. Customer may go for next stage.
8	Arbitration	Within 15 Days	Customer give the acceptance	Remitter Bank Will raise Arbitration to Beneficiary Bank	Arbitration in process

9	Arbitration Acceptance / Re-presentment	Within 3 days	N/A	<u>If Arbitration Accepted-</u> Remitter Bank will credit transaction amount to customer account <u>If Pre-arbitration Re-presentment-</u> Valid evidences and arbitration process decision will share with customer.	<u>If Arbitration Accepted-</u> Customer received the transaction amount.. Customer may go for next stage.
10	NRP-NPCI Review Panel	30 days from next day of arbitration continue	Processing Fees Rs. 500+ GST	<u>If NRP Accepted-</u> Remitter Bank will credit the customer account with transaction amount. <u>If NRP Re-presentment-</u> Valid evidences and arbitration process decision will share with customer.	<u>If NRP Accepted-</u> Customer received the transaction amount, compensation and arbitration fees credited to customer account.
11	PRD-Panel Resolution for of disputes	15 days from NRP	Processing Fees Rs. 3000+GST	<u>If PRD Accepted-</u> Remitter Bank will credit transaction amount to customer account. <u>If PRD resentment-</u> Valid evidences and arbitration process decision will share with customer.	<u>If PRD Accepted-</u> Customer received the transaction amount.

12	RBI-Appellate Authority	3 days from PRD	NA	<u>If RBI Accepted-</u> Remitter Bank will credit transaction amount to customer account. <u>If RBI resentment-</u> Valid evidences and arbitration process decision will share with customer.	<u>If RBI accepted-</u> Customer received the transaction amount.
13	Wrong Credit Chargeback	Within 45 days	Customer will fill-up the Complaint form.	Remitter Bank will raised the wrong credit Chargeback to Beneficiary Bank	Wrong Credit CB in process
14	Wrong Credit CB Accept/ Re-presentment	Within 35 days	N/A	<u>If Wrong CB Accepted-</u> Remitter Bank is liable to credit the transaction amount <u>If Wrong CB Re-presentment-</u> Beneficiary Bank will share details with evidences and same will share with customer.	<u>If Wrong CB acceptance-</u> Customer received the transaction amount.
15	Fraud Chargeback	Within 45 days	Customer will fill-up the Complaint form into branch or mail to Bank with Cyber Crime FIR.	Remitter Bank will raise fraud chargeback to Beneficiary Bank on NPCI Portal also inform on Daksh Portal	Fraud Chargeback is in process
16	Fraud Chargeback	Within 35 days	N/A	<u>If Fraud CB Accepted-</u> Remitter Bank	<u>Fraud CB Accepted-</u> Customer

	Acceptance/ Re-presentment			is liable to credit the transaction amount <u>If Fraud CB Re-presentment-</u> Beneficiary Bank will share details with evidences and same will share with customer.	received the transaction amount,
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WHAT TO DO IF YOU DON'T KNOW.

Call Toll Free No- **1800220096**

Email to Complaint desk- complaint@mahanagarbank.com

UPI Support- upisupport@mahanagarbank.com

Website- www.mahanagarbank.net