

Customer Grievance Redressal and Dispute Management

CAMS Payment Services Pvt Ltd



Version 1.1

Handling Customer Grievances and Dispute Management System

Complaints are inevitable in the payment service industry and the efficient handling of any customer dissatisfaction is central to success in the financial services market. CAMSPay is committed to ensuring that our service lives up to the expectations of our merchants and customers. We believe that there are many benefits to having a clear and straightforward complaint handling process, which aims to

- Ensure that we provide the level of service deserved by our customers.
- Allow us to learn from our mistakes.
- Preserve our reputation in the marketplace and maintain leadership.

This document summarizes our approach to complaints handling and is designed to give an outline of the process involved, our commitment to a fair and equitable resolution. This policy defines our way of handling complaints, dispute resolution mechanism, and refund processing.

This policy covers grievances arising from Merchants, Sponsor/Acquiring Banks, Platforms (NPCI, VISA, Mastercard), payment service providers, Destination/Issuing banks, cardholders, and A/C holders. We store detailed records and explanations for all types of disputes and define procedures for dealing with complaints and disputes.

CAMSPay appointed Nodal officer and dedicated support team address complaints and disputes. We share contact details of our Nodal officer on our website to enable the resolution of complaints and disputes quickly and in a fair manner.

Roles and Responsibilities of All Parties

Any customer who has made a payment or whose account has been charged may complain, represent or raise a grievance to any of the entities- CAMSPay, its partners, banks and platform or any other entity as per industry practice. By relying upon the representation, complaint or grievance made the underlying charge shall be deemed to be uncollectable which will result in Chargeback claim

1. "Chargeback" shall mean the reversal of any Transaction, inter alia, on account of (i) alleged forgery of the Card number, Bank account or other details, (ii) any charge or debit made on a Card that has been listed as a hot listed card or otherwise listed on the Card Association warning bulletins, (iii) duplicate processing of the Transaction; (iv) inadequate or inappropriate Delivery of Product and/or Merchant Services agreed between the Customer and the Merchant, or (v) for other reasons including but not limited to contravention of Applicable Law and/or Card Association Rules;
2. CAMSPay and its PSPs will be required to entertain any charge back requests and Merchant is bound to satisfy the same otherwise
3. The Merchant shall always be solely responsible for any requests for refunds

for Chargebacks resulting due to any of the instances are listed Unlawful or unenforceable payment for any reason whatsoever and the indicative instances as per industry practice shall be as under and may not be limited to the listed items:

- a. Transaction which is suspect / irregular / erroneous / doubtful / duplicate or fraudulent in the opinion of PSPs/ CAMSPay
 - b. Transaction which is disputed by the customer as not done by him
 - c. Transactions collected in excess of price listed in the Merchant's website
 - d. Transactions for deliveries which overshoot the committed timelines in Merchant website
 - e. Payments involving alleged forgery or alleged fraudulent usage of Customer's Card, or that of the Card Holder's information like card number, card expiry date, customer name, transaction amount, etc. of whatsoever nature
 - f. Payment which the Customer demands a refund because the Product and/or Merchant Services purchased from the Merchant was not as promised or was defective, deficient, incomplete and/or unsatisfactory for any reason whatsoever
 - g. Payment made for any unfulfilled and/or un-delivered Products and/or Merchant Service(s)
 - h. Payments made by any act of alleged hacking, breach of security or prescribed encryption standards
 - i. Any charge incurred outside the territory authorized for the use of a Valid Card.
 - j. Transactions presented but which are not as per Participating Bank's requirements as required from time to time
 - k. Any other instances of claims, which as per industry practices are deemed as chargeback instances
4. The Merchant ensures that any claim accepted by CAMSPay or those dwelling on CAMSPay by way of deductions by its PSPs from any settlements, towards uncollectable or charge back payments for reasons of any dispute raised by a Customer and/or the Customer's bank, shall be the financial responsibility of the Merchant. CAMSPAY and its PSPs shall not be liable for or party to any claims, disputes, penalties which may arise in connection with such refunds or Chargebacks to the Merchant or the Customer
5. On occurrence of a charge back instance in respect of any previously successful transaction now getting disputed, Merchant/ CAMSPay / CAMSPay Payment partners/Banks (PSPs), shall deal with as under:
- a) The charge back claim shall be dealt with as per applicable guidelines of RBI/Banking system/Clearing Platform and Card Association rules and procedures
 - b) If transaction has been charged to customer account and paid for already

but not yet settled to CAMSPay by any PSP, then it shall refuse the settlement to CAMSPAY for that amount and credit back directly to the Customer's Bank Account without any reference to CAMSPAY/Merchants

- c) If the transaction in question has been settled to CAMSPAY already, then PSP can deduct the relevant amount from its current or future settlements to CAMSPay. CAMSPay shall be entitled at any time to withhold equivalent amount and/or refuse to make settlement payment in due course to the Merchant for any disputed transaction in full or part
 - d) If the payment has been made to the Merchant for the disputed transaction already, then CAMSPAY can initiate an instant return request for the said amount in writing (including email) to the Merchant
6. In the event of a Chargeback dispute results in a Transaction refund as contemplated on any grounds whatsoever, CAMSPay shall forthwith notify the Merchant of the same. On such notification, the Merchant shall review the matter and shall within 3 (three) days from receipt of notice revert to CAMSPay in writing either: a) requesting CAMSPay to refund ("Refund Request") the Customer Charge Amount received by it in respect of such Transaction ("Refund Monies") and arranging to refund the money instantly to CAMSPay if the relevant charge stands already remain settled to the Merchant or b) providing CAMSPay with a statement explaining how the Disputed Transaction is not warranted to be entertained for a refund, furnishing together with all documentary evidence in support of it contesting such Disputed Transaction. Merchant shall retrieve any copy of the transaction receipt required by CAMSPay for handling charge back claims and respond with full details immediately within the timeline mentioned in the request from CAMSPay. CAMSPay shall assist the Merchant in dealing with such Chargeback to the extent reasonably required
7. For certain services where immediate or direct settlement is facilitated to any Merchant under specific arrangement, then refunds pertaining to such disputes shall be made only on receipt of money back from the Merchant, who is expected to credit the account specified by CAMSPay within 48 hours of request for the same
8. The Merchant understands that all refunds must be routed through the same PSP/Bank through which the Transaction charge was originally made. In case the Merchant initiates refund through any other mode or industry specific cancellation of the Products or refund of the amount, the Merchant shall intimate the details immediately and shall be fully responsible for any claim whatsoever subsequently emerging in that respect

9. The primary and secondary responsibilities of CAMSPay, Merchant (Merchant) and Bank pertaining to Customer's request for failed transactions, refunds, charge backs, grievances, redressals are as below.

S.No	Description	Primary Responsibility						Secondary Responsibility					
		TAT	CAMS	Merchant	Sponsor / acquiring bank	Payment Scheme Operator	Destination bank	TAT	CAMS	Merchant	Sponsor / acquiring bank	Payment Scheme Operator	Destination bank
1	Complaints	T+10	X					T+7		X			
2	Customer grievance redressal	T+5	X					T+3		X			
3	Refund	UPI - T+3						UPI - T+5					
		CARD - T+5-10days		X				CARD - T+7-14days	X		X		
		Net Banking T+5						Net Banking T+7					
4	Failed Transaction	UPI - T+1						UPI - T+1					
		CARD T+1	X	X				CARD T+1			X		
		Net Banking T+1						Net Banking T+1					
		NACH - T+2						NACH - T+2					
5	Return policy	NA	X					NA		X			
6	dispute resolution mechanism	T+2days	X					T+2 days		X			
7	Reconciliations	T+3 days	X					T+2 days		X			

A. CUSTOMER SUPPORT:

1. The Merchant is solely responsible for all Customer service issues relating to the Transaction (not involving any act or omission of CAMSPay or the Partner Banks), Products and Services offered on its website including but not limited to Customer Charge, order fulfilment, order cancellation, returns, refunds and adjustments, rebates, functionality and warranty, technical support and feedback concerning experiences with its personnel, policies or processes. In performing its service to its customers, the Merchant shall always present itself as a separate entity from CAMSPay
2. Such support shall include appropriate notice to Customers of means of contacting the Merchant including e-mail address and telephone number, in the event the Customer has questions/queries regarding the nature, quality or Delivery of the Product and/or Merchant Services, and the procedures for resolving disputes
3. The Merchant shall provide Customer support within 48 (forty-eight) hours during all Business Days
4. CAMSPay shall provide technical and integration support, subject to dependencies, to authorized representatives of the Merchant with respect to technical issues faced by the Merchant or the Customer, relating to the Services.

B. FRAUDULENT TRANSACTIONS

1. Any transaction if reported as suspicious or fraudulent by any of the banks/PSPs concerned, then immediately on receipt thereof, shall be duly inquired into by CAMSPay & Merchants and resolved
2. CAMSPay/partner bank shall be entitled to suspend the settlement of the amount associated with the Fraudulent Transaction during the pendency of inquiries, investigations and resolution thereof by the Partner Bank
3. If the Fraudulent Transaction results in a Chargeback, then the Chargeback shall be resolved in accordance with the notification issued by the RBI or guidelines laid down by Card Association in this regard from time to time.

Disposal of Complaints

We have determined the type of complaints and same get routed to respective internal stakeholders to respond quickly. Refer to the below methods of addressing the key complaints with the timeline for resolution.

Key Customer Complaints	Resolutions	Timeline for resolution
Transaction Status	We provide transaction details with transaction id, Counterparty ref number, date and time stamp, amount, merchant URL, and exact status of the transaction	24 – 48 Hours
Settlement Status	We share settlement ref id (UTR) with report, Date, and time stamp for all successful transactions	24 Hours (Working days)
Transaction level response issues	Due to network and other reasons, if transaction dropped in between, we perform status check/call back and share the exact status to merchant	24-48 Hours

Card/Account holders' complaints – Amount debited but no response received from Merchant	We provide exact transaction status with reference number to customer CC to merchant	24-48 Hours
Refund issues	After processing the refund, we share confirmation mail with ARN. Merchant can pass the same to the customer for tracking purpose	24- 48 Hours
Transaction completed but no response	We perform drill-down search using other UDF details to trace the transaction record	24-48 Hours (Working days)

Turn Around Time (TAT) - customer compensation for failed transactions

General Instructions covering the TAT:

- The principle behind the TAT is based on the following:
 - If the transaction is a 'credit-push' funds transfer and the beneficiary account is not credited while the debit to originator has been effected, then credit is to be effected within the prescribed time period failing which the penalty has to be paid to the beneficiary.
 - If there is delay in initiation of a transaction at the originator bank's end beyond the TAT, then penalty has to be paid to the originator.
- A '*failed transaction*' is a transaction which has not been fully completed due to any reason not attributable to the customer such as failure in communication links, non-availability of cash in an ATM, time-out of sessions, etc. Failed transactions shall also include the credits which could not be effected to the beneficiary account on account of lack of full information or lack of proper information and delay in initiating a reversal transaction.

3. Terms like, Acquirer, Beneficiary, Issuer, Remitter, etc., have meanings as per common banking parlance.
4. T is the day of transaction and refers to the calendar date.
5. R is the day on which the reversal is concluded, and the funds are received by the issuer / originator. Reversal should be effected at the issuer / originator end on the same day when the funds are received from the beneficiary end.
6. The term bank includes non-banks also and applies to them wherever they are authorised to operate.
7. Domestic transactions i.e., those where both the originator and beneficiary are within India are covered under this framework.

Sl. no.	Description of the incident	Framework for auto-reversal and compensation	
		Timeline for auto-reversal	Compensation payable
I	II	III	IV
1	Card Transaction		
a	<u>Card to card transfer</u> Card account debited but the beneficiary card account not credited.	Transaction to be reversed (R) latest within T + 1 day, if credit is not effected to the beneficiary account.	₹ 100/- per day of delay beyond T + 1 day.
b	<u>Card Not Present (CNP) (ecommerce)</u> Account debited but confirmation not received at merchant's system.	Auto-reversal within T + 5 days.	₹ 100/- per day of delay beyond T + 5 days.
2	Immediate Payment System (IMPS)		

a	Account debited but the beneficiary account is not credited.	If unable to credit to beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
3	Unified Payments Interface (UPI)		
a	Account debited but the beneficiary account is not credited (transfer of funds).	If unable to credit the beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
b	Account debited but transaction confirmation not received at merchant location (payment to merchant).	Auto-reversal within T + 5 days.	₹100/- per day if delay is beyond T + 5 days.
Sl. no.	Description of the incident	Framework for auto-reversal and compensation	
		Timeline for auto-reversal	Compensation payable
4	National Automated Clearing House (NACH)		
a	Delay in crediting beneficiary's account or reversal of amount.	Beneficiary bank to reverse the uncredited transaction within T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
b	Account debited despite revocation of debit mandate with the bank by the customer.	Customer's bank will be responsible for such debit. Resolution to be completed within T + 1 day.	

Dispute Resolution Mechanism

Card and Account holders can raise disputes for the below reasons and based on the nature of the dispute we connect with respective stakeholders and resolve the same with required details.

1. Transaction and debited amount different

2. Transaction details with Date and time stamp
3. Refund delay
4. Refund not credited to customer Account
5. Alleged/fraudulent transaction
6. Product/service not received
7. Multiple debits for a single order
8. Damaged goods/product/service and not as promised
9. Not engaged/authorized for the mentioned transaction
10. Order cancelled but amount debited
11. Any other transaction-related disputes can be raised to CAMSPay via an available communication channel

Dispute Resolution Methods

Only customers (card and Account holders) can raise disputes with CAMSPay. We share the disputed transaction details to merchants via our dashboard with timelines to submit the required details. CAMSPay applies the below process to receive and respond to disputes.

1. Support Documents & Details

Merchants can share the proof against the dispute/chargeback to defend the dispute. The documents and details include transaction details, product information, Terms & Conditions, Cancellation policy, Proof of delivery, customer confirmation letter, refund policy, Reference number from banks, and any other supporting documents related to the dispute. Merchants can share those details via our dashboard or to the merchant support team. If the merchant agrees the dispute, they can accept the chargeback and authorize the refund.

2. Dispute Resolution

CAMSPay evaluates the proofs and documents and shares it with customers via banks and platforms. Based on the outcome CAMSPay closes the dispute or chargeback to the merchant to close the dispute. If the merchant provides all the details and decides to defend the dispute, CAMSPay defends it with bank, and the final decision is taken by CAMSPay to resolve the dispute.

3. Process for Handling Open disputes

If merchants do not share the required document or provide insufficient documents, CAMSPay changes the status to Open & Capture Fund (We hold the disputed amount out merchant settlement) based on the response the amount gets refunded

to customers or settled back to merchants. The entire activity has a set of timelines at each level and the same gets updated to all stakeholders.

Timeline for Refund Processing

CAMSPay processes the refund to the original payment method and if the merchant and customer agree to process through the different channel that will not be applied for this process. We have intuitive ways to process refunds via APIs, dashboard, and ways to set auto refund for the below scenarios.

Refund Process for Failed transactions

Due to network/API communication drop and delayed response from banks, there can be a status change of transactions, due to which amount may get debited from customer account, but service/product may not be rendered to customers. Merchants can reverse such transactions or accept them. This is enabled at the CAMSPay end based on merchant request. The normal merchant agreed refunds get processed via refund APIs and CAMSPay dashboard. Merchants can initiate the refund and CAMSPay will process the refund and adjust in subsequent days settlement.

We also have API level and recon level processes to address the forced success transactions from banks and the same is refunded or settled based on the nature of business.

Contact Details of Support & Nodal Officer

Level 1	Helpdesk	Customer Support Executive Email: camspaysupport@camsonline.com Mobile: 7358576785
Level 2	Nodal & Compliance Officer Raman M	Email: camspaynodalofficer@camsonline.com Mobile: 98415 94942
Level 3	Deputy Vice President Rajan S	Email: camspaynodalofficer@camsonline.com Mobile: 7299063128

Level 4	CEO, CAMSPay Vasanth JE	Email: camspaynodalofficer@camsonline.com Mobile: 9789062454
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RBI Integrated Ombudsman Scheme

Any aggrieved party may also make a complaint to the RBI Ombudsman under the RBI Integrated Ombudsman Scheme, 2021. Details for registering a complaint are as follows:

Complaint Portal: <https://cms.rbi.org.in>

Email: crpc@rbi.org.in

Address: Centralized Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh 160017

Ombudsman scheme -

2021: https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021_121121.pdf

VERSION HISTORY & CONTROL

Version	Date	Prepared by	Approved by	Change History
1.0	19.12.2024	Raman M	Rajan	Initial document
1.1	28.10.2025	Raman M	Rajan	Contact Details of Support service details have been updated