

PPI Customer Grievance Redressal Policy V1.2

(Information in this document is subject to change according to prescribed guidelines. This document is the property of FINO PayTech Ltd and its circulation is restricted to authorized personnel as listed under distribution. No part of this document may be reproduced or transmitted in any form or by any means, electronic or mechanical, for any purpose without prior written approval from FINO PayTech Ltd. It is the responsibility of the copy holder to ensure that this copy is not made accessible to any unauthorized person)

Introduction

In the present scenario, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life of any corporate entity. As a service organization, customer service and customer satisfaction should be the prime concern of any entity. FINO PayTech as a PPI entity believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances. The review mechanism should help in identifying shortcomings in product features and service delivery.

Objective

The objective of the policy is to ensure that:

- All customers are treated respectfully, fairly and without bias at all times.
- All issues raised by customers are dealt with courtesy, efficiency and resolved on time.
- Customers are made completely aware of their rights so that they can opt for alternative remedies if they are not fully satisfied with our response or resolution to their complaint.
- All employees will work in good faith and without prejudice to the interests of the customer.

Approach

Registration of Complaints:

Customer can register the complaint in telephonically or via an email.

Call: 8080668800

E-mail:- care@finopaytech.com

Any complaint related to PPI migration to Fino Payments Bank can be raised

Call: 7045922377

E-mail:- ppimigration@finopaytech.com

All customers registering a complaint will get an acknowledgement of the same from the PPI entity.

System to capture complaints

1. FINO PayTech Ltd has in place a CRM application to enable efficient and effective tracking and resolution of complaints.
2. All complaints from the customers, shall be logged into CRM software. With this the PPI entity shall not only ensure that all the complaints received are recorded and resolved, but shall also ensure effective monitoring / escalation mechanism to the senior functionary responsible so as to make sure that none of the complaints remain unresolved.
3. The internal mechanism for recording and resolution of complaints shall function efficiently at all times and shall be monitored on daily basis.
4. The system will also be used to deal with the issues relating to services provided by Outsourced Agencies (if any) and the PPI entity will ensure that the respective outsourcing service providers resolve customer issues expeditiously and effectively.

Resolution of Complaints

General Guidelines

1. The complaints will be analyzed from all possible angles. Specific timelines have been established for handling complaints and disposing them.

Timeline for responding/resolving complaints

TATs for Customer call categories are as below:-

Call Category	Call Sub Category	TAT	Call assigned Group
PPI Wallet based	Customer/Merchant regi. Mobile no change request	24 hours	Tech Support Team
	M-Pin reset request	02 hours	Helpdesk
	Password reset request	02 hours	Helpdesk
	Training Request	48 hours	Zonal Team
	Lead	04 hours	Zonal Team
	IFSC Code Updation	15 Days	Tech Support Team
	Wallet related other Queries	24 hours	Tech Support Team
Fund transfer based	TXN Status Complaints	04 hours	Tech Support Team
	OTP SMS Delivery	02 hours	Tech Support Team
	Txn SMS Delivery	02 hours	Tech Support Team
	Limit not received	04 hours	Finops Team
	Salary or Commission for merchant	24 hours	Finops Team
	Txn history request	24 hours	Tech Support Team

	TXN Status Inquiry	Point of Call	Helpdesk
Bill Payment	Bill not Found	24 hours	Product
	Bill payment not credited to biller	72 hours	Helpdesk
	SMS confirmation not received	24 hours	Tech Support Team
	Wrong Biller Selected	48 hours	Tech Support Team
	Excess amount paid to Bill	48 hours	Tech Support Team
	Want to cancel txn	48 hours	Helpdesk
Fuel	Error in scanning QR code of Sub merchant	24 hours	Tech support team
	SMS confirmation not received	24 hours	Tech support team
	Excess amount paid to Sub-Merchant	Either merchant settle the customer by paying excess by cash or load customer wallet using cash in option. Else the case will go into dispute/chargeback.	Operations team
	Want to cancel txn	cannot be cancelled	Product
Gas	Error in scanning QR code of Sub merchant	24 hours	Tech support team
	SMS confirmation not received	24 hours	Tech support team
	Excess amount paid to Sub-Merchant	Either merchant settle the customer by paying excess by cash or load customer wallet using cash in option. Else the case will go into dispute/chargeback.	Recon team
	Want to cancel txn	cannot be cancelled	Product
Load Money	Bank not found	24 hours	Product
	Amount not credited to wallet	24 hours	Recon team
	SMS confirmation not received	24 hours	Tech support team
	Want to cancel txn	cannot be cancelled	Product
Others	Regi. Mobile no change Request	Not allowed	Product
	Regi. Email ID change Request	Not allowed	Product
	Complaint against BPCL employee	24 hours	Product
	Complaint/Suggestion against Application	24 hours	Product
	Any other queries or complaints	24 hours	Product
Purchase	Error in scanning QR code of Sub	24 hours	Tech support team

	merchant		
	SMS confirmation not received	24 hours	Tech support team
	Excess amount paid to Sub-Merchant	Either merchant settle the customer by paying excess by cash or load customer wallet using cash in option. Else the case will go into dispute/chargeback.	Recon team
	Want to cancel txn	cannot be cancelled	Product
Top- Up	Operator not Found	24 hours	Product
	Top up amount not credited to beneficiary	48 hours	Helpdesk
	SMS confirmation not received	24 hours	Tech Support Team
	Top up done on wrong mobile no	48 hours	Helpdesk
	Excess amount Recharge	48 hours	Helpdesk
	Want to cancel txn	cannot be cancelled	Helpdesk
Wallet - Sub Merchant	Txn SMS/Confirmation not received	24 hours	Tech support team
	Error while PUSH amount	24 hours	Tech support team
	QR code related Queries/Complaints	24 hours	Merchant ops team
	Password Reset Request - Wallet	24 hours	Tech support team
	Mpin Reset Request - Wallet	24 hours	Tech support team
	Wallet related Queries/Complaints	24 hours	Merchant ops team
	On-Boarding related Queries/Complaints	24 hours	Tech support team
Sub-Merchant Mobile no Change request	24 hours	DIG - Product	
Wallet - Main Merchant	Sub-merchant mapping issue	24 hours	Merchant ops team
	Settlement not received	24 hours	Merchant ops team
	On-Boarding related Queries/Complaints	24 hours	Merchant ops team
	Sub-Merchant Mapping Change request	24 hours	Merchant ops team
	Password Reset Request - Merchant Wallet	24 hours	Tech support team
	Mpin Reset Request - Merchant Wallet	24 hours	Tech support team
	Merchant Mobile no Change request	24 hours	Tech support team
	MP bar code different and regi mobile no is different	24 hours	Operations team
	Wallet related Queries/Complaints	24 hours	Product

Above TATs are applicable if the customer complaint or query can be solved end to end within FINO PayTech, if not, the term resolution refers to escalation/directing of the query to the specified contact in the appropriate entity.

Compensation Policy

Recognition of deficiency and compensation

1. FINO has raised an unauthorized/ erroneous debit to a wallet, the entry shall be reversed in wallet immediately on being detected/informed, after due verification.
2. In case any amount has been debited to the wallet of a customer on account of fraudulent transactions the amount will be restored to the affected customer wallet without delay, once the fraud is established, with due verification.
3. If a fraud, in the wallet of a customer, has been committed by a FINO's staff, and has been so established, FINO will restore the amount.
4. In case where neither FINO is at fault nor the customer, but the fault lies elsewhere in the system, FINO will help in restoring the actual amount involved.
5. In case extra charge has been levied during transaction then the extra charges will be reversed after due verification in customer's wallet.
6. In case customer has given beneficiary details but merchant had transferred amount in other account, then amount will be refunded in customer's wallet after due verification.
7. In case amount has not been credited to the correct account as specified by the customer and credited in some other account of sponsor bank, then FINO will compensate to the wallet holder.

Customers' Responsibility

1. FINO will not be responsible for the loss to the customers due to customer's carelessness in keeping the mobile no., OTP or other security information.
2. In case customer has authorized transaction through OTP, customer will be responsible for data provided for fulfillment of transaction.

Escalation of Complaints

First Level Escalation

In case the customer is not satisfied with the resolution. A written complaint with the details can be posted to the below address:-

Mr. Dinesh Parekh
Fino PayTech Ltd.,
2nd Floor, Shree Sawan Knowledge Park,
Plot No. D – 507, TTC Industrial Area,
MIDC, Turbhe,
Navi Mumbai – 400705
Email Id- dinesh.parekh@finopaytech.com
Contact Detail: +91-022 71047101

Second Level Escalation

In case the customer is still not satisfied with the resolution. A further escalation with the details of the complaint may be posted to the below address:-

Mr. K. Hari Krishnan
Fino PayTech Ltd.,
2nd Floor, Shree Sawan Knowledge Park,
Plot No. D – 507, TTC Industrial Area,
MIDC, Turbhe,
Navi Mumbai - 400705
Email Id: k.hari@finopaytech.com
Contact Detail: +91-022 71047096

Other Instructions

Mandatory Display of Information

Website Display

- Customer grievance redressal process, TAT for all call categories. Names and other details of the officials at the Head Office who can be contacted for redressal of complaints.