



## Customer Grievance Redressal Policy of PayU Payments Private Limited - Bharat Bill Payment System

### Version 1.0

Date	Version	Description	Approved by
	1.0	Customer Grievance Redressal Policy	Board of Directors

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## 1. Background

- 1.1 PayU Payments Private Limited ("**PayU Payments**") is an authorised Bharat Bill Payment Operating Unit ("**BBPOU**") and acts as an intermediary between its business customers ("**Billers/ Agent Institutions or Agents**") and the end user ("**Customer**") by facilitating bill payments online as well as through a network of agents.
- 1.2 PayU Payments has laid down this Policy in accordance with The Reserve Bank of India ("**RBI**") notification bearing reference number RBI /2014-15/327DPSS.CO.PD.No.940/02.27.020/2014-15 dated 28 November 2014 as amended, restated, clarified and modified from time to time ("**BBPS Guidelines**") issued on implementation of Bharat Bill Payment System ("**BBPS**") and the Standards for BBPS dated 25 October 2017 as prescribed by the Bharat Bill Payment Central Unit ("**BBPCU/ NPCI**") and Procedural Guidelines for BBPS dated December 2017 as prescribed by NPCI ("**BBPS Procedural Guidelines**").

## 2. Values and Aims

- 2.1 PayU Payments values and aims to assure a transparent approach towards resolution of grievances of customers and to achieve that PayU Payments has formulated and implemented this CGR Policy. While PayU Payments aims to minimize the instances of grievances, this customer grievance redressal policy of PayU Payments ("**CGR Policy**"), that has been approved by the board of directors of PayU Payments, seeks to create a channelized approach, review mechanism and prompt redressal of grievances of Customers in a timely manner.

## 3. Scope & Applicability

- 3.1 This CGR Policy outlines a structured grievance redressal mechanism available to Customers for resolution of their grievances through the NPCI website or its Complaint Management System ("**CMS**") or through PayU Payments website and the manner in which PayU Payments shall redress such grievances.

## 4. Key Features

- 4.1 The grievance redressal process of PayU Payments for its BBPS customers as outlined in this CGR Policy aims to:
  - 4.1.1 be well defined, publicly disclosed and comprehensive.
  - 4.1.2 be clearly and easily accessible to Customers through one or more channels that is NPCI, Billers, Agent Institutions/ Agents and PayU Payments.
  - 4.1.3 provide the right to Customer to lodge a complaint at any BBPS outlet irrespective of where a bill payment transaction was carried out.
  - 4.1.4 have provisions for resolution of grievances within the timelines as prescribed by NPCI from time to time and specified in the CGR Policy at each stage of resolution.
  - 4.1.5 provide to Customer the facility to keep track of the grievance throughout the resolution process; and
  - 4.1.6 have a well-defined escalation matrix with level 1 escalation being pre-requisite to level 2 and level 3.

## 5. Team sensitisation on handling complaints

5.1 PayU Payments' Customer support team undergoes training as may be necessary to ensure that Customers' queries and grievances are handled in an appropriate manner. The support team is encouraged to work in a manner which helps PayU Payments in offering effective and efficient resolution which in turn builds the trust and confidence of Customers.

## 6. Updating of grievance redressal mechanism

6.1 At PayU Payments, Customer experience is one of our priorities. The Customer experience is constantly analysed and remedial measures suitably implemented on the basis of grievances received from Customers. Therefore, a mechanism is sought to be initiated for analysis and requisite action at the grass root levels towards rectification of any recurring concerns or grievances that may be identified. This helps in improving the overall quality of the service levels on a continuous basis and allows PayU Payments to remain Customer centric in its operations.

## 7. Complaint Resolution and Escalation Matrix

7.1 The grievance redressal mechanism of PayU Payments as elaborated in this CGR Policy is based on the following resolution and escalation matrix:

Level	Point of contact	Details
1	Level 1 -Multi-Channel	Any complaint made at any of the BBPS outlets (through Biller/ Agent application or platform) or at PayU Payments through the webpage on <a href="http://www.bbps.payu.in">www.bbps.payu.in</a>
2	Level 2- Customer Care Head	Customer Care Head PayU Payments Private Limited 9th floor, Bestech Business Tower, Sohna Road, Sector 48, Gurgaon -122002, Haryana, India Email address: <a href="mailto:carehead@payu.in">carehead@payu.in</a>
3	Level 3-Nodal Officer	Nodal Officer: PayU Payments Private Limited 9th floor, Bestech Business Tower, Sohna Road, Sector 48, Gurgaon -122002, Haryana, India Email address: <a href="mailto:nodalofficer@payu.in">nodalofficer@payu.in</a>

7.2 Customers are advised to exhaust the remedy at the numerically preceding level before escalating to a numerically higher level.

7.3 The ensuing parts of this CGR Policy are split into 4 (four) parts and provide for:

Part A: Redressal process for Billers or Agent/ Agent Institutions for all types of grievances.

Part B: Redressal process for Customers for all types of grievances.

Part C: A specific redressal process for Customers for failed transactions through Online

Dispute Resolution mechanism (as per RBI Circular bearing reference no. RBI/2020-21/21 DPSS.CO.PD No.116/02.12.004/2020-21 dated 6 August 2020 and as amended from time to time) ("**ODR Circular**") read with RBI Circular on Harmonization of TAT and Compensation ("**RBI TAT Circular**") (bearing reference no. RBI/2019-20/67 DPSS.CO.PD No.629/02.01.014/2019-20 dated 20 September 2019 and amended from time to time).

Part D: Escalation to RBI Integrated Ombudsman

*[Intentionally left blank. Part A & B of the CGR Policy follows]*

**PART A: Grievance Redressal Process for Billers/ Agent Institutions**

1. Billers/ Agent Institutions may reach out to PayU for resolution of any product, operations, technical, or production related issue or query.
2. PayU has provided support by way of a generic email ID ([billpaysupport@payu.in](mailto:billpaysupport@payu.in)) to its agents and billers for raising complaints or any other above mentioned issues.
3. PayU through its dedicated team will cater to all agent / biller queries received on these support email IDs.
4. PayU team will resolve the queries on the basis of the nature and severity of queries within defined TATs.
5. Billers/ Agent Institutions will be provided with the option to escalate the complaint to the next level within PayU Payments as indicated below in Para B.3, in case the Customer does not receive a resolution or is not satisfied with the resolution. With experience gained, PayU Payments will also consider enhancing its overall care process taking into account needs of Billers, Agent Institutions and/or Agents.

**Part B: Grievance Redressal Process for Customers**

- 1 The NPCI Complaint Management System (CMS) would facilitate registering and tracking of all customer complaints and thereby CMS is the repository for the customer complaint data. NPCI has provided a set of APIs of CMS to COUs for facilitating complaint registration and tracking.
- 2 The CMS will enable and support the centralized generation of complaint identifiers for tracking and monitoring of complaints of the Customers in respect of BBPS transactions done at any BBPS touchpoint (e.g., BBPS outlets, Agent outlets, kiosks, websites, mobiles or other electronic channels provided by any BBPOU). The final redressal will be handled by PayU Payments or billers as the case may be. The customer can raise a dispute against a transaction in CMS from agent application platform. The CMS module has the provision of predefined options (drop down menu) where a customer can lodge the complaint through the platform of Agent or Agent Institution for selecting the appropriate option based on the nature of the complaint of the Customer.
- 3 The Customer has the option to register a complaint at any of the BBPS outlets, including the outlets or online channels of Agents or the Agent Institutions of any BBPOU or directly at the website of PayU Payments or through Biller or NPCI website, based on the mobile number and transaction identifier for the particular transaction.
- 4 When a complaint is registered with the respective agent application where the Customer has made the respective transaction, NPCI through APIs at CMS allocates a complaint identifier after validation of transaction identifier. The complaint identifier will be used as a unique reference number for tracking complaints throughout BBPS.
6. NPCI TAT for complaint resolution: NPCI has defined 3(three) levels based on aging of complaints:
  - a. Level 1: A complaint is at level 1 till 3 days from date when complaint is raised.
  - b. Level 2: If a complaint is not closed within 3 days from complaint raise date, then it moves to level 2. Number of days a complaint is parked in level 2 is 2 Days.

- c. Level 3: If a complaint is not closed within 5 days from the date the complaint is raised, then it moves to level 3 (escalation status). In case the complaint is not closed in time at the CMS, then the same will continue to appear as pending on the CMS.
7. No charges will be levied to the Customer for lodging a complaint or enquiring about status of a registered complaint.
8. PayU Payments' internal processes will categorize the complaints and deal with them appropriately and transparently.

### **B.1 Customer's grievance reported to PayU Payments as Biller Operating Unit ("BOU")**

B.1.1 These are the Complaints which are allocated on NPCI CMS to PayU Payments in its role as BOU which has on-boarded the biller in question.

B.1.2: Level 1: The Resolution mechanism for such grievances to be handled through CMS or Multi Channels is as follows:

- (i) For each complaint, PayU Payments will check the transaction status as per PayU database.
- (ii) If transaction status is 'successful' and there is sufficient information available in PayU database to address the complaint, PayU Payments shall close the complaint successfully within TAT prescribed by NPCI.
- (iii) In case sufficient information is not available on the transaction, PayU Payments shall seek necessary information from the Biller on the basis of which PayU Payments will resolve the complaint within total prescribed timelines of NPCI.
- (iv) If transaction status is 'failure' then PayU Payments will reassign to Agents/ COUs to initiate refund for the transaction and provide confirmation of the same to PayU Payments. After receiving the confirmation, PayU Payments will close the complaint.
- (v) For BBPS Customers, in addition to aforesaid modes of raising complaints or grievances, PayU Payments has created a separate portal where any Customer who has undertaken any bill payment transaction activity through PayU Payments can log in and raise a complaint or dispute by login at [www.bbps.Payu.in](http://www.bbps.Payu.in) (supported by a functionality with the ability to get registered in centralised database of NPCI CMS).
- (vi) Complaint can be registered at the aforesaid page with minimum details like Transaction ID, mobile number, and type of complaint. A complaint ID will be created for every complaint lodged and registered at the aforesaid page and the complaint ID will get communicated to the Customers. The complaint will be resolved within the timelines as defined in this CGR Policy. Customers can track the status of the complaint with such complaint ID at the aforesaid page of PayU Payments by login into the page.
- (vii) Customers will be provided with the option to escalate the complaint to the next level within PayU Payments as indicated below in case the Customer does not receive a resolution. The escalation may be made as indicated below in Para B.3. With experience gained, PayU Payments will also consider enhancing its overall care process taking into account needs of Billers, Agent Institutions and/or Agents and Customers.

**B.2 Customer's grievance reported to PayU Payments as Customer Operating Unit ("COU")**

B.2.1 These complaints are in relation to any transaction done from platforms of Agent institution or Agents and allocated to PayU Payments as COU.

B.2.2 Level 1: The Resolution mechanism for such complaints will be provided in the following manner:

- (i) For each complaint assigned to PayU Payments, the transaction status will be checked as per PayU Payments' database.
- (ii) If transaction status is 'successful' and there is sufficient information available in PayU Payments' database to address the complaint, PayU Payments shall close the ticket successfully within prescribed TAT.
- (iii) In case there is non availability of sufficient information with regard to the transaction, PayU Payments shall assign the complaint to BOU or Agent Institution/ Agent for appropriate action. Accordingly, the complaint will be closed by PayU Payments.
- (iv) If transaction status is 'failure'. PayU Payments will close the complaint only after refund is issued to the Customer.
- (v) For BBPS Customers, in addition to aforesaid modes of raising complaints or grievances, PayU Payments has created a separate portal where any Customer who has undertaken any bill payment transaction activity through PayU can log in and raise a complaint or dispute by login at [www.bbps.Payu.in](http://www.bbps.Payu.in) (supported by a functionality with the ability to get registered in centralised database of NPCI CMS).
- (vi) Complaint can be registered at the aforesaid page with minimum details like Transaction ID, mobile number, and type of complaint. A complaint ID will be created for every complaint lodged and registered at the aforesaid page and the complaint ID will get communicated to the Customers. The complaint will be resolved within the timelines as defined in this CGR Policy. Customers can track the status of the complaint with such Complaint ID at the aforesaid page of PayU Payments by login into the page.
- (vii) Customers will be provided with the option to escalate the complaint to the next level within PayU Payments as indicated below in case the Customer does not receive a resolution. The escalation may be made as indicated below in Para B.3. With experience gained, PayU Payments will also consider enhancing its overall care process taking into account needs of Billers, Agent Institutions and/or Agents and Customers.
- (viii) With experience gained, PayU Payments will also consider enhancing its overall care process taking into account needs of Billers, Agent Institutions and/or Agents and Customers.
- (ix) Customers will be provided with the option to escalate the complaint to the next level within PayU Payments as indicated below in case the Customer does not receive a resolution. The escalation may be made in the manner as indicated below.

**B.3 The Escalation Matrix for complaints described in para A, B.1, B.2 should be provided in the following manner:**

a. Level-2: Grievances handled by Customer Care Head

- (i) Customer can escalate the grievance/ complaint to the Customer Care head as below:  
Customer Care Head – PayU Payments  
PayU Payments Private Limited



9th floor, Bestech Business Tower, Sohna road, Sector 48, Gurgaon -122002,  
Haryana, India  
Email address: [carehead@payu.in](mailto:carehead@payu.in)

- (ii) Customer to provide the following details:
  - Grievance tracking number or ticket, if any, issued by PayU Payments.
  - Name of Merchant.
  - Contact details of the Customer.
  - Date of first lodging the complaint with the PayU Payments.
  - Response provided by PayU Payments at Level 1.
  - Description of complaint/ grievance.
  - Any additional details that the Customer may want to provide.
- (iii) All complaints received will be acknowledged at the earliest, the unique grievance tracking number issued at level 1 should be validated/tagged at level 2 and resolved within the timelines as defined in this CGR Policy, that is, 5 business days.
- (iv) Customers will be provided with the option to escalate the complaint to the next level as indicated below.

b. Level 3: PayU Payments Related Grievances handled by Nodal Officer

- (i) Customer can escalate the grievance/ complaint to the nodal officer as below.

Nodal Officer– PayU Payments

PayU Payments Private Limited

9th floor, Bestech Business Tower, Sohna road, Sector 48, Gurgaon -122002,  
Haryana, India

Email address: [nodalofficer@payu.in](mailto:nodalofficer@payu.in)

- (ii) Customer to provide the following details:
  - Grievance tracking number or ticket, if any, issued by PayU Payments.
  - Name of Merchant.
  - Date of first lodging the complaint with PayU Payments.
  - Response provided by PayU Payments at Level 1.
  - Response provided by the Customer Care Head at Level 2.
  - Description of complaint/ grievance.
  - Any additional details that the Customer may want to provide.
- (iii) All complaints received will be acknowledged at the earliest, the unique grievance tracking number issued at level 1 should be validated/tagged at level 3 and resolved within the timelines as defined in this CGR Policy, that is, 4 business days

***[Intentionally left blank. Part C of the CGR Policy follows]***

### **Part C: Redressal Process for Failed Transactions through ODR**

- C.1 PayU Payments' internal process will be able to categorize the failed transactions grievances i.e., a transaction which has not been fully completed due to any reason not attributable to the Customer such as failure in communication links, time-out of sessions, etc. that may be reported to PayU Payments either by a Biller, Agent Institution/ Agent or a Customer and the grievance redressal system should deal with them appropriately and transparently.
- C.2 Failed transaction grievances will be resolved through an online dispute resolution ("**ODR**") process in accordance with the ODR Circular read with the RBI TAT Circular.
- C.3 The Customer will receive a ticket containing a grievance tracking number for tracking the status of the complaint. In case the failed transaction grievance is received through a Biller, Agent Institution/ Agent, the ticket containing the grievance tracking number may be provided to Biller (for sharing it onwards to the Customer) or to the Customer directly.
- C.4 The Customer will also be provided the facility to track the status of the grievance across the channels that are implemented.

#### **Failed transaction first reported to Biller or Agent Institution/ Agent**

- C.5 The resolution for failed transactions reported first to a Biller or Agent Institution/ Agent will be provided in the following manner:
- a. Level 1: Failed Transaction Reported to Biller or Agent Institution/ Agent
- (i) Biller or Agent Institution/ Agent will be required to ensure that failed transaction grievances reported to it by Customers are immediately resolved as per TAT prescribed by RBI and NPCI. In case of any difficulty, they may seek support from PayU Payments as BOU and COU.

#### **Failed transactions first reported directly to PayU Payments**

- C6 The resolution for failed transactions reported directly to PayU Payments will be provided in the following manner:
- a. Level 1: Failed Transaction Reported to PayU Payments handled through Multi Channel ODR System
- (i) Customers will be provided with one or more channels for lodging disputes and grievances through the chatbot and/or email address as made available on the 'contact us' page of [www.payu.in](http://www.payu.in) (supported by a functionality with the ability to generate tickets that can be attended to by the backend teams) or any complaint received from NPCI or Biller or Agent/ Agent Institution in this regard. With experience gained, PayU Payments will also consider enhancing its overall care process taking into account needs of Billers, Agent Institutions and/or Agents and Customers.
- (ii) A ticket will be created for every complaint lodged containing a grievance tracking number and the ticket will get communicated to the Customers after lodgment, at the earliest. Such ticket with grievance tracking number will be resolved within the timelines as specified in the RBI TAT Circular.

- (iii) Customers will be provided with the option to escalate the complaint to the next level within PayU Payments as indicated below in case the Customer does not receive a resolution.

C7 The escalation matrix for failed transactions reported directly or indirectly to PayU Payments will be provided in the following manner:

a. Level-2: Grievances related to Failed Transactions to be handled by Customer Care Head

- (i) Customers can escalate the grievance/ complaint to the Customer Care head as below:

Customer Care Head – PayU Payments

PayU Payments Private Limited

9th floor, Bestech Business Tower, Sohna road, Sector 48, Gurgaon -122002, Haryana, India

Email address: [carehead@payu.in](mailto:carehead@payu.in)

- (ii) Customer to provide the following details:

- Grievance tracking number or ticket, if any, issued by PayU Payments.
- Name of Biller or Agent Institution/ Agent.
- Contact details of the Customer.
- Date of first lodging the complaint with PayU Payments.
- Response provided by PayU Payments at Level 1.
- Description of complaint/ grievance.
- Any additional details that the Customer may want to provide.
- Grievance tracking number provided by PayU Payments in the past.

- (iii) All complaints received will be acknowledged at the earliest, the unique grievance tracking number issued at level 1 should be validated/tagged at level 2 and resolved within the timelines as specified in the RBI TAT Circular.

- (iv) Customers should be provided with the option to escalate the complaint to the next level as indicated below.

b. Level 3: Grievances related to Failed Transactions to be handled by Nodal Officer

- (i) Customers can escalate the grievance/ complaint to the nodal officer as below.

Nodal Officer– PayU Payments

PayU Payments Private Limited

9th floor, Bestech Business Tower, Sohna road, Sector 48, Gurgaon -122002, Haryana, India

Email address: [nodalofficer@payu.in](mailto:nodalofficer@payu.in)

- (ii) Customer to provide the following details:

- Grievance tracking number or ticket, if any, issued by PayU Payments.
- Name of Biller or Agent Institution/ Agent.
- Date of first lodging the complaint with PayU Payments.
- Response provided by PayU Payments at Level 1.
- Response provided by the Customer Care Head at Level 2.
- Description of complaint/ grievance.
- Any additional details that the Customer may want to provide.

- (iii) All complaints received will be acknowledged at the earliest, the unique grievance tracking number issued at level 1 should be validated/tagged at level 3 and resolved within the timelines as specified by the RBI TAT Circular.

#### **Part D: Escalation to RBI Integrated Ombudsman**

1. Reserve Bank of India (“RBI”) has issued an integrated Ombudsman Scheme, 2021 on 12 November, 2021 (“Scheme”), wherein any customer may file a complaint under this Scheme about an act or omission of a Regulated Entity resulting in a deficiency in service, either personally or through an authorized representative for a complaint not resolved at PayU Payments. More details on Scheme are posted at PayU website, please refer the link as mentioned below:

<https://www.payu.in/rbi-integrated-ombudsman-policy/>

#### **DISCLAIMER**

PayU Payments shall not be liable for any failure or delay in its performance under the CGR Policy caused by force majeure events such as acts of God, acts of civil or military authorities, fires, epidemics, pandemics, floods, earthquakes, riots, sabotage or destruction of production facilities, systems failure, technical mishaps, strikes, work stoppages, or any disputes such as industrial disputes.

**[End of Customer Grievance Redressal Policy of PayU Payments Private Limited- Bharat Boll Payment System.]**

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