

Circular: NPCI/2018-19/BBPS/009

04th February 2019

To

All BBPOUs

Madam / Dear Sir,

Subject: Ombudsman Scheme for Digital Transactions, 2019

RBI has launched the ombudsman scheme for Digital Transactions on 31/01/2019 that provides a mechanism for redressing customer complaints against deficiency in service related to digital transactions. This applies to all the system participants in BHARAT BIILPAY who are expected to comply rigorously with the provision of the said scheme.

In view of the above all system participants in BHARAT BIILPAY are expected to strengthen their internal processes and service delivery mechanisms to ensure that there is no room for customer complaints. In this context guidelines have been issued to the BOUs to ensure posting of transactions for fetch and pay or validated transactions by re-pushing them (wherever applicable) to ensure complete success. Adherence to the above is expected to reduce the customer grievances and potential escalations to the ombudsman.

Past data indicates that complaints typically arise due to following reasons.

1. Failure to /delay in refunding the amount post declines/ reversal of the BHARAT BIILPAY transaction.
2. Failure to/delay update the customer's account by the biller post settlement.
3. Failure to provide correct transaction status on the receipt post completion of the transaction.
4. Refunding the bill amount post settlement by the biller BBPOUs due to reasons other than the ones aforesaid may be attributable to customer behavior.

The above list is indicative and not exhaustive. This issue acquires complexity where the payment leg in the bill payment transaction involves a payment gateway and/ or a card scheme. BBPOUs especially the Customer BBPOUs must ensure that relevant officials or TSP / third party services providers (wherever applicable) have complete visibility of the entire transaction lifecycle to determine the status of the transactions/ funds so that complaints if any can be resolved at the earliest.

BBPCU being a system participant it would be obliged to provide any information/ documents relating to the complaint/s if called upon by the Ombudsman for Digital transactions. The information may include but not limited to the details of the parties (direct and indirect) involved, details of the users such as mobile number used for initiating the transaction, consumer number, transaction history , transaction logs etc. subject to legal and regulatory compliance.

Please make a note of the above and disseminate the instructions contained herein to the officials concerned.

Yours faithfully,



Lalit Khurana
Bharat Bill Payment - Operations