

Customer Grievance Redressal and Dispute Management Framework



Zaakpay Epayment Services Private Limited

UNIT No. 102, 1ST FLOOR, BLOCK-B, PEGASUS ONE, GOLF COURSE ROAD, SECTOR-53, GURUGRAM, HARYANA-122003

CLASSIFICATION: Internal

Attention: The information is intended for the private use of Zaakpay Epayment Services Private Limited. By viewing this document, you agree to keep the contents in confidence and not copy, disclose, or distribute this without a written request to and written confirmation from Zaakpay Epayment Services Private Limited. If you are not the intended recipient, be aware that any disclosure, copying, or distribution of the contents of this document is prohibited.

1. Preamble

Zaakpay Epayment Services Private Limited ("Zaakpay" or "the Company") enables efficient collection and disbursement of payments. Zaakpay aims to assist online merchants whether small, medium, or large, with the edge to excel in a highly competitive market. With an aim to enhance experience of the merchants and the customers and to redress their grievance on time, the Company has put in place a Grievance Redressal and Dispute Management Policy ("Grievance Policy" or "Policy").

2. Definitions

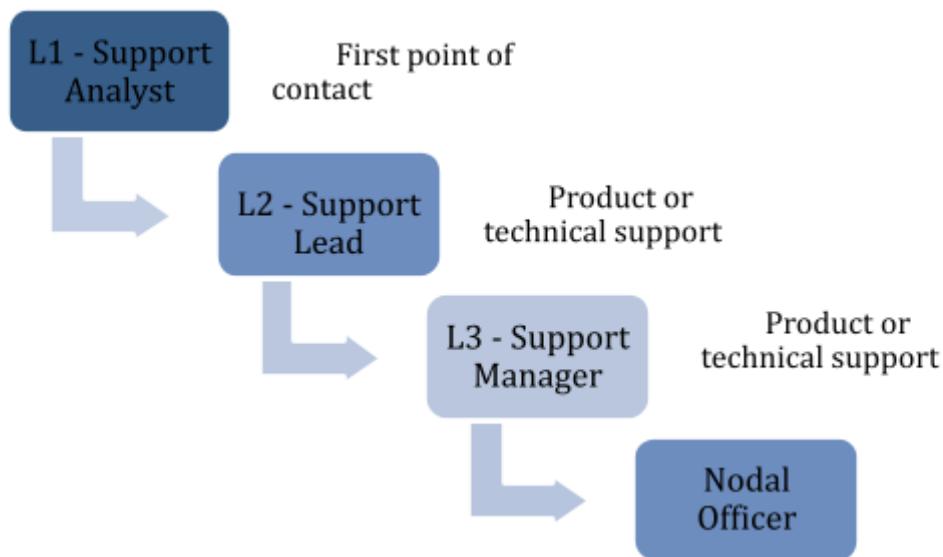
- a. 'Customer' shall mean the end user availing the services from the merchant.
- b. 'Merchant' shall mean the holder and/or user of Zaakpay and/or any of the system participants of the Company.
- c. 'Complainant' shall mean the Merchant or Customer who has a Grievance.
- d. 'Grievance' or 'Complaint' shall mean communication in any form by a Merchant or the Customer that expresses dissatisfaction about an action or lack of action by, or about the standard of service of the Company and/or its representative, in relation to the use of Zaakpay.
- e. 'Redressal' shall mean the final disposal of the Grievance of the Complainant by the Company.
- f. Support team shall include staff / members of the Company dealing with the grievances / complaints of the Complainant.
- g. 'Working Day' shall mean any day (other than Sunday & Public Holiday) on which the Company's Corporate Office is open for business.

3. Principles Governing Company's policy

The Company's objectives while dealing with the grievances of the Complainants will be governed by the following principles:

- a. Fair treatment at all times
- b. Attended to with courtesy and promptly
- c. Kept fully informed of avenues for grievance redressal within the organization

4. Levels of Support and its Roles and Responsibilities



The roles and responsibilities of each of the levels are tabulated below:

Role	Responsibilities
L1 - First point of contact Support Analyst	<ul style="list-style-type: none"> Logging relevant tickets Categorizing and prioritizing tickets Providing first-line investigation and diagnosis Resolving tickets Escalate tickets that cannot be resolved within agreed timescales Closing all assigned and resolved tickets Communicating with the complainant ; keeping them informed of ticket progress Taking ownership of assigned tickets Understanding and using the process, procedures, work instructions, policies, required documentation and tools.
L2 - Product or Technical support Support Lead	<ul style="list-style-type: none"> Managing ownership of ticket records while providing monitoring and tracking of tickets for their departments Closing all assigned and resolved tickets Determining whether a ticket record requires special reporting Understanding the process, procedures, work instructions, policies, required documentation and tools Using the process, procedures, work instructions, policies, required documentation and tools as designed Producing usage and performance and report on performance against process CSFs and KPIs.
L3 - Product or Technical support	<ul style="list-style-type: none"> Promoting the Support process Ensuring that the Support process is used correctly

Role	Responsibilities
Support Manager	<ul style="list-style-type: none"> ● Providing management and other processes with strategic decision-making information related to tickets and potential problems ● Ensuring Support KPIs are met. ● Ensuring that the Support process operates effectively and efficiently ● Ensuring Support Staff are empowered in their roles ● Maximizing the fit between people, process, and technology ● Providing the resolution of tickets in a proper and timely manner as it is the end-responsibility of Support ● Producing Management Information ● Monitoring the Ticket Management process, using qualitative and quantitative Key Performance Indicators and making recommendations for improvement ● Playing a key role in developing and maintaining the Ticket Management systems ● Managing major tickets. ● Escalating to Line Management if Service Levels are breached. ● Identifying training requirements of support staff and ensure that proper training is provided to meet the requirements ● Identifying opportunities for improving the tools used
	<ul style="list-style-type: none"> ● Auditing the Ticket Management process ● Escalating to Management in the event of a conflict between process and Management ● Providing the Support team with the end-user community, through the maintenance of a web-page, info mails, bulletins and training Support staff in communication skills, where needed ● Providing Support staff with appropriate information to enable them to perform their function effectively. This includes process information, technical knowledge, record allocation information, and access to Known Error information.
Nodal officer	<ul style="list-style-type: none"> ● Handle grievances/escalations

In the event the Complainant is not satisfied with the response provided by the Company, the Complainant may approach the RBI through the Integrated Ombudsman Scheme for redressal of their grievances.

5. Modes of registering / lodging complaints & resolution timelines

Freshdesk is a ticketing tool for registering complaints and queries of Complainants. Following are key aspects of how Freshdesk is leveraged by the Support team:

- Every issue/request has a unique ticket number
- Ensuring that issues are resolved in a timely manner- thereby reducing backlogs

- Ensuring that First Response Time (FRT) for all new inbound queries (Unassigned Tickets) is maintained at an average of 12 hours
- Ensuring that Average Resolution Time (ART) for all inbound queries is maintained less than five days
- CSAT: Customer satisfaction surveys are triggered by the system automatically upon closure of the ticket

The modes of registering complaints and the approximate resolution time for such queries is tabulated below:

Level	Mode	~ Resolution time
L1	Helpline number - 08069808316 Email - "support@zaakpay.com or "customercomplaints@zaakpay.com or fraudalerts@zaakpay.com Clicking on the link - https://zaakpay.com/contact/support	<ul style="list-style-type: none"> • FRT – within 12 hours of receipt of complaint • ART - less than 5 business days
L2	Grievance@zaakpay.com	<ul style="list-style-type: none"> • FRT – Within 24 hours of receipt of escalation from previous Level • We aim to resolve all Level 2 complaints within 5 business days. Any delay in the resolution time shall be proactively communicated to the Complainant.
L3	Escalation@zaakpay.com	<ul style="list-style-type: none"> • FRT – Within 24 hours of receipt of escalation from previous Level • We aim to resolve all Level 3 complaints within 5 business days. Any delay in the resolution time shall be proactively communicated to the Complainant.
Nodal escalation	nodal.officer@zaakpay.com	<ul style="list-style-type: none"> • FRT – within 24 hours of receipt of complaint • We aim to resolve all Nodal complaints within 7 business days. Any delay in the resolution time shall be proactively communicated to the Complainant.

The Company shares regular status updates / alerts to the Complainants via SMS and email. In order to receive email alerts for electronic payment transactions, the Complainants must register themselves with Zaakpay, by sending an email.

Accordingly, all Complainants receive timely email alerts with respect to the queries raised by them. There could be instances wherein the redressal process is delayed due to unforeseen circumstances such as technical failure, dependency on third parties or other operational reasons. In such scenarios, the Company will proactively inform the Complainant about the timelines within which their complaints shall be addressed.

6. Appointment of Nodal Officer

The Company will appoint a Nodal Officer who will be responsible to monitor complaints or grievance and its resolution. The details of the Nodal Officer and this Policy will be prominently displayed on the website.

Nodal Officer – Harshit Gulati

Email - nodal.officer@zaakpay.com

Address: Office – Zaakpay Epayment services Pvt. Limited.

Unit 102, Block B, Pegasus One,
Golf Course Road, DLF Phase 5, Sector 53,
Gurugram, Haryana 122001

Working hours- Monday-Friday 10 am to 7 pm

7. Monitoring and Evaluation Metrics

The following factors / indicators will be perused and evaluated by the Company while monitoring and reviewing the Support Management process:

- CSFs [Critical Success Factors] / KPIs [Key Performance Indicators]
 - ✓ FRT - First Response Time
 - ✓ Ticket volume
 - ✓ Solved tickets
 - ✓ Open tickets(Merchants)
 - ✓ Open tickets(Customers)
 - ✓ Pending tickets
 - ✓ On-Hold tickets
 - ✓ Backlogs [From previous week]
- Review of CSFs/KPIs
 - ✓ Review are performed monthly
 - ✓ Metrics are shared with the management on a monthly basis

- ✓ Reviews are performed by the Support lead
- ✓ Analysis & Improvement measures are taken by Support Manager

8. For complaints related to failed transactions

In line with the guidelines issued by RBI from time to time with regard to Harmonization and compensation for failed transactions using authorized payment systems, the applicable TAT to be maintained. (As per Annexure)

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.

Sl. no.	Description of the incident	Framework for auto-reversal and compensation	
		Timeline for auto-reversal	Compensation payable
I	II	III	IV
1	Automated Teller Machines (ATMs) including Micro-ATMs		
a	Customer's account debited but cash not dispensed.	Pro-active reversal (R) of failed transaction within a maximum of T + 5 days.	₹ 100/- per day of delay beyond T + 5 days, to the credit of the account holder.
2	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>Point of Sale (PoS) (Card Present)</u> including Cash at PoS Account debited but confirmation not received at merchant location i.e., charge-slip not generated.	Auto-reversal within T + 5 days.	₹ 100/- per day of delay beyond T + 5 days.
c	<u>Card Not Present (CNP) (e-commerce)</u> Account debited but confirmation not received at merchant's system.		
3	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.
4	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.
5	Aadhaar Enabled Payment System (including Aadhaar Pay)		
a	Account debited but transaction confirmation not received at merchant location.	Acquirer to initiate "Credit Adjustment" within T + 5 days.	₹100/- per day if delay is beyond T + 5 days.
b	Account debited but beneficiary account not credited.		
6	Aadhaar Payment Bridge System (APBS)		

a	Delay in crediting beneficiary's account.	Beneficiary bank to reverse the transaction within T + 1 day.	₹100/- per day if delay is beyond T + 1 day.	
7	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.		
8	Prepaid Payment Instruments (PPIs) – Cards / Wallets			
a	<u>Off-Us transaction</u> The transaction will ride on UPI, card network, IMPS, etc., as the case may be. The TAT and compensation rule of respective system shall apply.			
b	<u>On-Us transaction</u> Beneficiary's PPI not credited. PPI debited but transaction confirmation not received at merchant location.	Reversal effected in Remitter's account within T + 1 day.	₹100/- per day if delay is beyond T + 1 day.	