

Dispute Redressal Mechanism - Unified Payments Interface

- a) Every end-user customer can raise a complaint with respect to a UPI transaction, on the PSP app / TPAP app.
- b) End-user customer can select the relevant UPI transaction and raise a complaint in relation thereto
- c) A complaint shall be first raised with the relevant TPAP in respect to all UPI related grievances / complaints of the end-user customers on-boarded by the PSP Bank / TPAP (if the UPI transaction is made through TPAP app). In case the complaint / grievance remains unresolved, the next level for escalation will be the PSP Bank, followed by the bank (where the end-user customer maintains its account) and NPCI, in the same order. After exercising these options, the end-user customer can approach the Banking Ombudsman and / or the Ombudsman for Digital Complaints, as the case may be.
- d) The complaint can be raised for both the types of transactions i.e. fund transfer and merchant transactions
- e) The end-user customer shall be kept communicated by the PSP / TPAP by means of updating the status of such end-user customer's complaint on the relevant app itself