



India Transact Services Ltd

Operation Management Policy on Customer Grievance-redressal

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Policy Approval Document.

1.	Name of Policy	Customer Grievance Redressal
2.	Version	1.0
3.	Policy Date	01/01/2021
4.	Purpose	To give ITSL business a clear path towards a great customer service delivery and to avoid confusion in taking decision to resolve the customer grievance
5.	Applicability	All ITSL Employees & empaneled Merchants and Banks
6.	Document Owner	Risk & Operations; Service Division

Approval Track

	Name	Remarks	Sign Off	Date
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1. Objective:

The objectives of Deployment Management Policies are to ensure:

- that the targets which are set are precise and accessible.
- Lay down the required standard operating policies to address the grievance of Customer and provide them necessary help.
- All customers are always treated fairly and without bias.
- All issues raised by customers are dealt with courtesy 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.

2. Definition:

Service Level Management: SLM (Service Level Management) deals with negotiating, agreeing, and documenting existing services with some level of policies

a) Service Level Management: All issues of customer which are categorized and are directly related to terminal/machines/PPI being used by them falls under this category.

b) Non-Service Level Management: All issues of customer which are categorized and are related to payment, statement, charges, rental, wrong settlement falls under this category.

c) Tickets: A ticket is a unique identification number given to each call /complaint /query /request and are tracked from every end and in all aspect.

d) CURE: An ERP system to track the service tickets online.

- e) **Empaneled Merchants:** A business entity enrolled by ITSL as merchant using the services of ITSL and is active in systems.
- f) **Banks:** Here Bank is with whom ITSL has agreed and entered into an agreement to cater and give services to Banks customers.
- g) **Terminal:** A Card swiping machine with different models and versions used to accept payment from Customers.
- h) **PPI:** Prepaid Payment Instruments as per RBI definition.
- i) **De-Installation:** A process of picking the terminal from merchant or Bank location as per the case and submission of same at local or central warehouse for record keeping.
- j) **Third Party:** Any third-party entity other than merchant, Bank which is engaged in rendering their services in the deployment process.
- k) **Techops:** A team of employees who are engaged in providing online technical solutions to the merchants using ITSL services to resolve their complaints.
- l) **Field Engineer:** An engineer who is engaged in providing on-field technical solutions to the merchants using ITSL services.
- m) **Pay Track:** A mobile application used to track and log terminal related activities along with complains. A simple mobile interface which allows customer to check the activities of his terminal and also create service request.

3. Background:

Customer Service is a key focus area of the ITSL . Customer Service for the organization is a holistic approach targeting consistent improvement in customer experience and quality of operations. We strongly believe that a satisfied customer is the most important factor in developing our business.

The Customer Grievance Redressal Policy outlines the framework for addressing the customer grievances.

The organization shall ensure that the policy is made available in public domain (website)

India Transact Services Ltd is committed to provide a high standard of service delivery in terms of deployment to its client and therefore an effort to fortify the policies pertaining to Service Delivery is required and hence a scope of policy has been incorporated.

a) SLM: This process is for all Terminal/PPI related technical fault calls which is first attempted by a team of Techops who provide remote resolution to the merchant and further allotted to field engineers if the problem persists.

b) NON-SLM: This process is to resolve the queries, issues pertaining to account, payment, settlement, statements etc. In general, all non-technical issues are being resolved by the Non-SLM team.

4. Policy Scope: This Policy establishes the standards of compliance to be stringently followed and is applicable to all activities of the ITSL' business operations of Service delivery cases. The policy is applicable for all employees of the company.

5. Policy Mission: Employees will always endeavor to communicate with client groups in ways which validate, accept, and understand clients' needs and aspirations. Clients should be able to recognize through our service delivery on Issue resolution approach, that the service provider is meaningfully assisting them.

6. Principles of grievance redressal: The guiding principles of the approach to grievance redressal are as follows:

a) **Transparency:** The customer shall be provided with information regarding the channels they can access to service their requirements and resolve their issues. In addition, the turn-around-time for issues to be redressed, including investigation and resolution shall be communicated transparently.

b) **Accessibility:** ITSL shall enable the customers to avail of services through multiple channels.

c) **Escalation:** Information on the process of escalation of complaints to the next level, in case the customer is not satisfied with the resolution provided by the current level in the organization.

- d) Customer Education: ITSL shall endeavor to make continuous efforts to educate its customers to enable them to make informed choices regarding its products and reduce errors in transactions.
- e) Review: ITSL shall have forums at various levels to review customer grievances and enhance the quality of customer service by doing continuous improvement.

7. Channels of grievance redressal policy: ITSL enables customers to avail of services through multiple channels. The various channels available to customers for registering the complaints are as follows:

- a) **Customer care/ Helpdesk:** The customer can call our Toll free number from his registered mobile and speak to our call center employees for making request, complaint, query, lead.
- b) **Email:** The customer can send an email from his registered mail id with ITSL and submit his request, complaint, query.
- c) **Pay Track:** Customer using the mobile application can log in the application and log new complaints/issue they are facing. Figure-1

7.1 Recording & tracking of complaints: All the complaints received by the Helpdesk through different channels must be recorded and tracked for end-to-end resolution. All the complaints received must be lodged with a unique identity (Ticket) in CURE system and assigned to respective groups for resolution.

7.2 Resolution of complaints/Issues/Query/request: The Operation head is responsible for the resolution provided by their teams and for the closure of customer issues.

7.3 Time frame for response : The turn-around-time for responding to any service ticket is as under:

- a) Queries : All queries raised by any customer is resolved within 1-2 hours of raising such queries. The response can be on phone or through mail.
- b) Request : All request for statements or charges levied to be resolved within 24 hours of such service requests.

c) Complaints: All complaints to be resolved within 1-3 days from the time of receiving such request/complaints or as per point no 7.4.

d) Leads: All lead requests to be forwarded to sales for follow-up within 24 hours from the date of receipt of such leads.

7.4 Complaints category with TAT.

Sno	Nature of Complaint	SLM/Non-SLM	TAT
1	Terminal related	SLM	2-5 days
2	PPI Payment decline	SLM	1-3 days
3	Network/Sim related	SLM	1-3 days
4	Key Mapping related	SLM	1 day
5	Power/Charger related	SLM	1-3 days
6	Statement related	Non-SLM	24 hours
7	MDR/Rental related	Non-SLM	1-3 days
8	Payment related	Non-SLM	1-3 days
9	Chargeback related	Non-SLM	20-30 days
10	Fraud cases/Legal	Non-SLM	15 days

7.5 Customer Liability in the event of unauthorized Payment Transaction

In accordance and subject to RBI guidelines vide DPSS.CO.PD No 1417/02.14006/2018-19 dated January, 04, 2019., a customer's liability arising out of an unauthorized payment transaction will be limited to:

S.No.	Particulars	Maximum liability of customers
(a)	Contributory fraud / negligence / deficiency on the part of the PPI issuer, including PPI-MTS issuer (irrespective of whether or not the transaction is reported by the customer)	Zero

(b)	Third party breach where the deficiency lies neither with the PPI issuer nor with the customer but lies elsewhere in the system, and the customer notifies the PPI issuer regarding the unauthorised payment transaction. The per transaction customer liability in such cases will depend on the number of days lapsed between the receipt of transaction communication by the customer from the PPI issuer and the reporting of unauthorised transaction by the customer to the PPI issuer -	
	i. Within three days#	Zero
	ii. Within four to seven days#	Transaction value or ₹ 10,000/- per transaction, whichever is lower
	iii. Beyond seven days#	As per the Board approved policy of the PPI issuer
(C)	In cases where the loss is due to negligence by a customer, such as where he / she has shared the payment credentials, the customer will bear the entire loss until he / she reports the unauthorised transaction to the PPI issuer. Any loss occurring after the reporting of the unauthorised transaction shall be borne by the PPI issuer.	
	PPI issuers may also, at their discretion, decide to waive off any customer liability in case of unauthorised electronic payment transactions even in cases of customer negligence.	
# The number of days mentioned above shall be counted excluding the date of receiving the communication from the PPI issuer.		

8. Policies

8.1 Mission: Workers will always endeavor to communicate with client groups in ways which validate, accept, and understand clients' needs and aspirations.

Clients should be able to recognize through our service delivery approach, that the worker is meaningfully assisting them.

8.2 System

- A unique tracking number (Ticket) shall be generated for each Service case and shall be routed through an automated system called CURE to track and capture all relevant information pertaining to that unique ticket.
- All monitoring and control process would be through CURE system only and the data in CURE pertaining to any unique ticket will be considered as final.
- All ticket shall be closed in system once a service issue is resolved and this data should be maintained in archive for 10 years.

8.3 Communication:

- The language used by Service team would be either in English or Hindi and in case where merchant is not able to understand both than with the help of local Sales or engineer the communication would be maintained. All communication must be documented for future usage.
- No complaint on phone must be logged from an unregistered number.
- No foul language is encouraged during any conversation with the merchant even if the merchant is agitated.
- Any data for de-installation being shared with third-party will be a part of non-disclosure agreement between ITSL and third-party.

8.4 Exceptional Cases

- All exceptional deployment request from Banks or Corporate would be given preference and TAT may be considered as per the request or instruction of the customer

8.5 Post closure verification

- All post closure deployment cases to be verified by ITSL verifying team of callers to check and confirm the closure remarks by Engineer during the resolution of issue raised by the merchant.

- If any terminal replacement is denied due to any reason by the merchant, then the related TID must be de-activated in EMPAY and Switch to avoid any unauthorized usage and de-installation process to be initiated.
- All successful ticker closure needs to be followed by a message and verification Calling.

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8.6 Quality

- Service team to ensure the quality of service and product as replacement supplied to the merchant must be as per the quality standard of the organization.

8.7 Training

- Due diligence to be given to proper training to the merchant on usage of terminal and basic trouble shoot.
- Training to Helpdesk team, Engineers and Service team would be done on quarterly basis to ensure proper and smooth technical support.

8.8 De-activation

- De-activation of account must be triggered by an authorized person of company or on the request by bank/merchant from his registered mail id or registered phone number.
- Due diligence shall be given to the de-capitalization activity in SAP once the terminal is de-installed & submitted to the warehouse and inward activity in SAP is done.

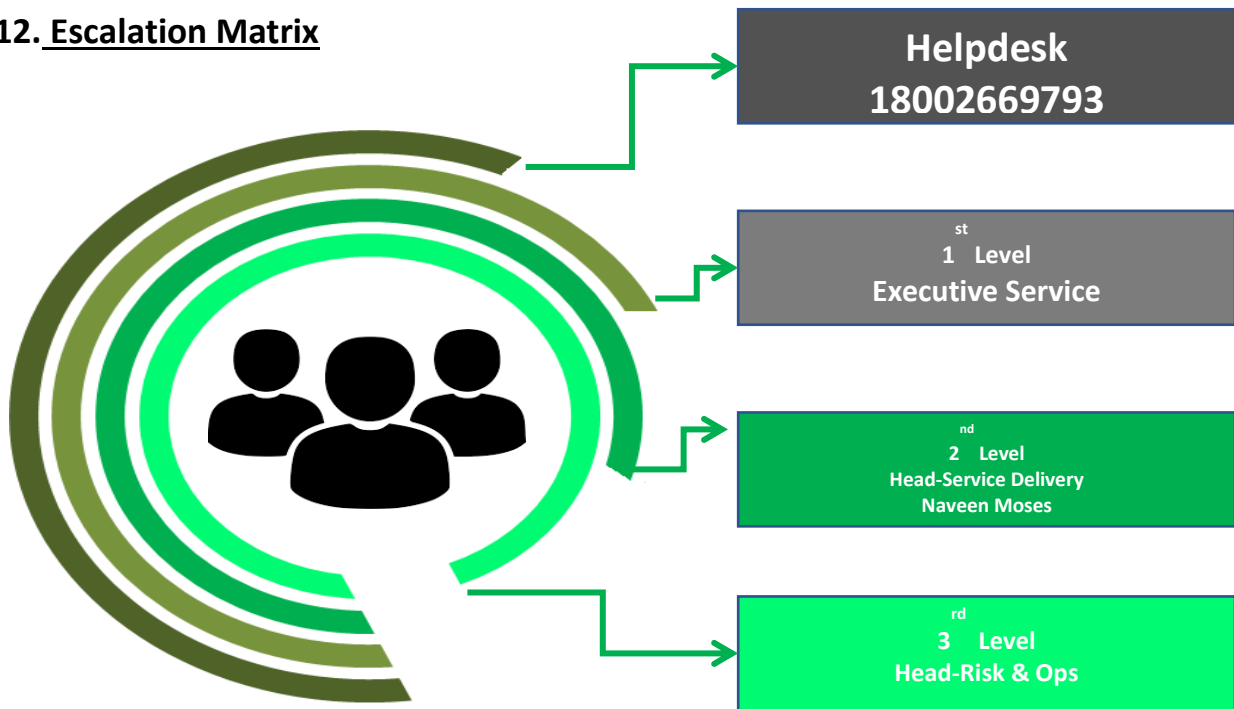
9. Exceptions: All exceptions to the above policy require the sanction of HOD/Approver.

10. Modifications: We are committed to developing customer service policies that respects and promote dignity and independence to all stakeholders

impacted by the policy, but no modification would be considered with written permission from the approving authority.

11. Monitoring and Review: This policy would be monitored and reviewed and revised periodically and revision would be made as and when required as per the changing business needs.

12. Escalation Matrix



13.Channels as per point no 7 Figure-1

