



Grievance Redressal Policy
Jio Payment Solutions Limited
(Formerly: Reliance Payment Solutions Limited)



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1. INTRODUCTION

With the increased adoption of digital payments among the customers and merchants (hereinafter referred to as customers), implementation of robust and effective policies and arrangements for resolution of customer queries, complaints and disputes are of crucial importance for sustaining the trust in payments ecosystem and also for further deepening of digital payments in the country. The overall quality of customer experience and satisfaction with service delivery and the ease of access to and effectiveness of supporting grievance redressal structures and mechanisms reflect an organization's governance standards and value systems. Therefore, customer service for any organization requires a focused engagement with the customers on an ongoing basis.

JPSL has adopted the RBI's Charter of Customer Rights as an intrinsic element in its value system which underpins the entire gamut of its customer engagement. Recognizing the right of the customers to grievance redressal and compensation, JPSL has adopted this Grievance Redressal Policy to provide a framework defining the scope, objectives, key design principles, grievance handling and resolution standards, and internal and external arrangements where the customer can seek effective recourse in the rare event of being dissatisfied with the quality of our products, services or grievance redressal actions.

JPSL believes in providing quality customer service in a friendly, efficient and helpful manner to create a delightful customer experience. For this purpose, JPSL, has put in place a centralized grievance redressal system that aims to provide satisfactory resolution of every query, request, complaint or feedback in a fair, transparent and unbiased manner. While doing so, JPSL treats the customers with complete dignity, respect and courtesy in their dealings with JPSL.

2. SCOPE

This policy covers all the payment related products and services offered by JPSL to its system participants and clients which are delivered, processed or serviced at/ by any of its offices/outlets/ outsourcing agents in India.



3. OBJECTIVE

The grievance redressal policy sets out the framework, systems, operating principles and review mechanism for prompt and satisfactory redressal of grievances/ disputes/ complaints. The grievance redressal policy aims to achieve the following objectives on an ongoing basis:

- Facilitate fair and timely resolution of customer requests and complaints;
- Ensure unbiased, fair and just treatment to the customers while dealing with their concerns;
- Ensure transparent, courteous and expeditious resolution of customer issues;
- Educate the customers on alternate escalation mechanisms available to them for resolution of their complaints/issues, if they are not satisfied with JPSSL response.

4. KEY DESIGN PRINCIPLES

The grievance redressal policy of JPSSL is based on following key principles to offer a best-in-class grievance redressal experience to customers:

- **Fairness:** Customers are treated in a fair, transparent and unbiased manner with complete dignity, respect and courtesy at all times.
- **Quality:** Customer queries, requests, complaints, feedback and disputes are dealt with an open mind and in a timely manner.
- **Consistency:** Customers are offered a standardized experience at all times irrespective of the size and segment of customer.
- **Ownership:** Commitment to maintain the highest standard of conduct and professionalism in service delivery.
- **Transparency:** Upfront disclosure of terms and conditions, timelines, technical and quality specifications, contra-indications, pricing and charges.
- **Awareness:** Information about various channels available for grievance redressal and



the right to approach Nodal Officer are made publicly available.

- **Simplified Process:** The grievance redressal system is designed to be customer friendly with an easy grievance tracking mechanism.
- **Empowerment:** Educating customers on various avenues available to them to escalate grievances, including external bodies (RBI, Banking Ombudsman and Ombudsman for Digital Transactions).

5. GRIEVANCE HANDLING & RESOLUTION PROCESS

A. Registration and Tracking of Queries, Requests, Complaints and Feedback:

Customers can raise their queries, requests, complaints and feedback (QRCF) to JPSL for deficiency in service related to any of its payment products and services. JPSL will endeavor to provide multiple touch points for the convenience of customers to raise a QRCF. Customers can raise a QRCF either by writing a letter or through an email available on the website. An automated system acknowledges and assigns a unique tracking number to a QRCF received through electronic channels, which is shared with the customer for future reference and monitoring purposes. JPSL has put in place a dedicated and well trained help desk to handle QRCFs received from the customers. The timeframe for resolution of QRCF is communicated by the Helpdesk to the customers through available channels.

The grievance redressal system implemented by JPSL covers various stages of transaction life cycle, different types of disputes, reason codes, process of dispute resolution, documentation required, escalation in case of unsatisfactory response, roles and responsibilities of various parties to the transaction, TAT for each stage, etc. The outcome of the grievance redressal mechanism is binding on all system participants. Customers may approach any alternative forum, including RBI or Banking Ombudsman or Ombudsman for Digital Transactions, for redressal of grievance if not satisfied with the redressal provided by JPSL.

B. Customer Complaint Resolution:

Customers can reach out to JPSL, issuing bank or merchant depending on the type of issue, to raise grievances pertaining to Transaction, Service fulfillment or Technology related issues. Mentioned below are grievance scenarios in detail for customer's reference.



➤ **Transaction related:**

- **No debit to account:** Customer shall reach out to JPSSL in case transaction is failing without any debit to account.
- **Debit to account:** Customer shall reach out to the issuing bank where transaction has been confirmed to be failed by the merchant, however the customer account has been debited.
- **Refund amount not received:** Customer shall reach out to the issuing bank where refund is processed successfully by the merchant, however customer has not received the amount.

➤ **Service fulfillment related:**

- **Payment made but issue with service availed:** Customer to raise the complaint either with the concerned merchant or JPSSL.

➤ **Technology related:**

- **System downtime related or unavailability of services.**

C. Merchant Complaint Resolution:

Merchants can reach out to JPSSL for Transaction related or Technology related issues. Mentioned below are the details about the issues that merchants can raise with JPSSL.

➤ **Transaction related:**

- **Refunds, transaction failure, transaction processing charges, settlement delay or failure, reconciliation, etc.**

➤ **Technology related:**

- **System downtime, Portal issues/crashes, chargeback/dispute related issues, etc.**

D. Complaint Resolution TAT and Escalation Matrix:



JPSL follows the following TAT and escalation matrix for resolution of QRCF:

➤ **Resolution at Level 1:**

Customers can lodge their queries, requests, complaints and feedback at care@jiopay.in. JPSL endeavors to resolve all queries, requests, complaints and feedback received from the customers promptly and in any case within 10 working days from the date of receipt. In case of card-not-present transactions and UPI P2M transactions, where the customer account is debited but confirmation is not received at the merchant end, an auto-reversal is processed within T+5 days. A compensation of ₹100 per day is to be paid to the customer for any delay beyond T+5 days.

➤ **Escalation at Level 2:**

In case of non-redressal of complaint within the specified time period or unsatisfactory resolution at Level 1, customers can raise the case to Nodal Officer by sending an email at nodal.officer@jiopay.in. The Nodal Officer will get back to the customer within 10 working days from the date of escalation.

➤ **Escalation to RBI for Banking Ombudsman or Ombudsman for Digital Transactions:**

If the customer is not satisfied with the resolution provided or the customer does not receive any resolution within one month from the date of complaint, the customer can approach either the RBI or Banking Ombudsman or Ombudsman for Digital Transactions for an independent review. The details of the 'Ombudsman Scheme for Digital Transactions' is available at - <https://rbidocs.rbi.org.in/rdocs/Content/PDFs/OSDT31012019.pdf>

The grievance redressal mechanism of JPSL provides for a comprehensive framework for registration, tracking, resolution and analysis of QRCFs, and a robust review mechanism to identify and resolve any gaps in its products, services and processes. Root cause analysis of grievances will be carried out to ensure satisfactory grievance redressal. JPSL follows the turn-around-time for resolution of grievances as prescribed under the RBI guidelines on '[Harmonisation of Turn Around Time \(TAT\) and customer compensation for failed transactions using authorised Payment Systems](#)' dated September 20, 2019.

6. POLICY REVIEW

The grievance redressal policy shall be reviewed if need be, for any amendments or updates, to reflect changes in the business strategy or regulatory guidelines impacting the grievance



redressal mechanism. Any revision to the policy shall be approved by the Board. As a good governance practice, JPSSL would endeavor to present a summary of complaints to the Board on a periodic basis (either quarterly or half-yearly).

7. REPORTING TO THE BOARD

An analysis of customer complaints covering types, geography, source, turn-around-time, amount of compensation paid, root cause analysis and corrective action taken including complaints received from the Government, RBI, Banking Ombudsman, Ombudsman for Digital Transactions and those escalated to any legal forum will be put up to the Board on a quarterly basis.

8. TRANSPARENCY AND DISCLOSURE

An up to date copy of this policy as approved by the Board of Directors of JPSSL, the procedure for filing service/ product related complaints, access to the escalation matrix, contact details of the Nodal Officer and Ombudsman for Digital Transactions will be published on JPSSL's website.

9. REGULATORY REFERENCES

- RBI ['Guidelines on Regulation of Payment Aggregators and Payment Gateways'](#) dated March 17,2020 (as updated from time to time).
- RBI Guidelines on ['Harmonisation of Turnaround Time \(TAT\) and customer compensation for failed transactions using authorized Payment Systems'](#) dated September 20, 2019.

RBI Guidelines on ['Ombudsman Scheme for Digital Transactions'](#)