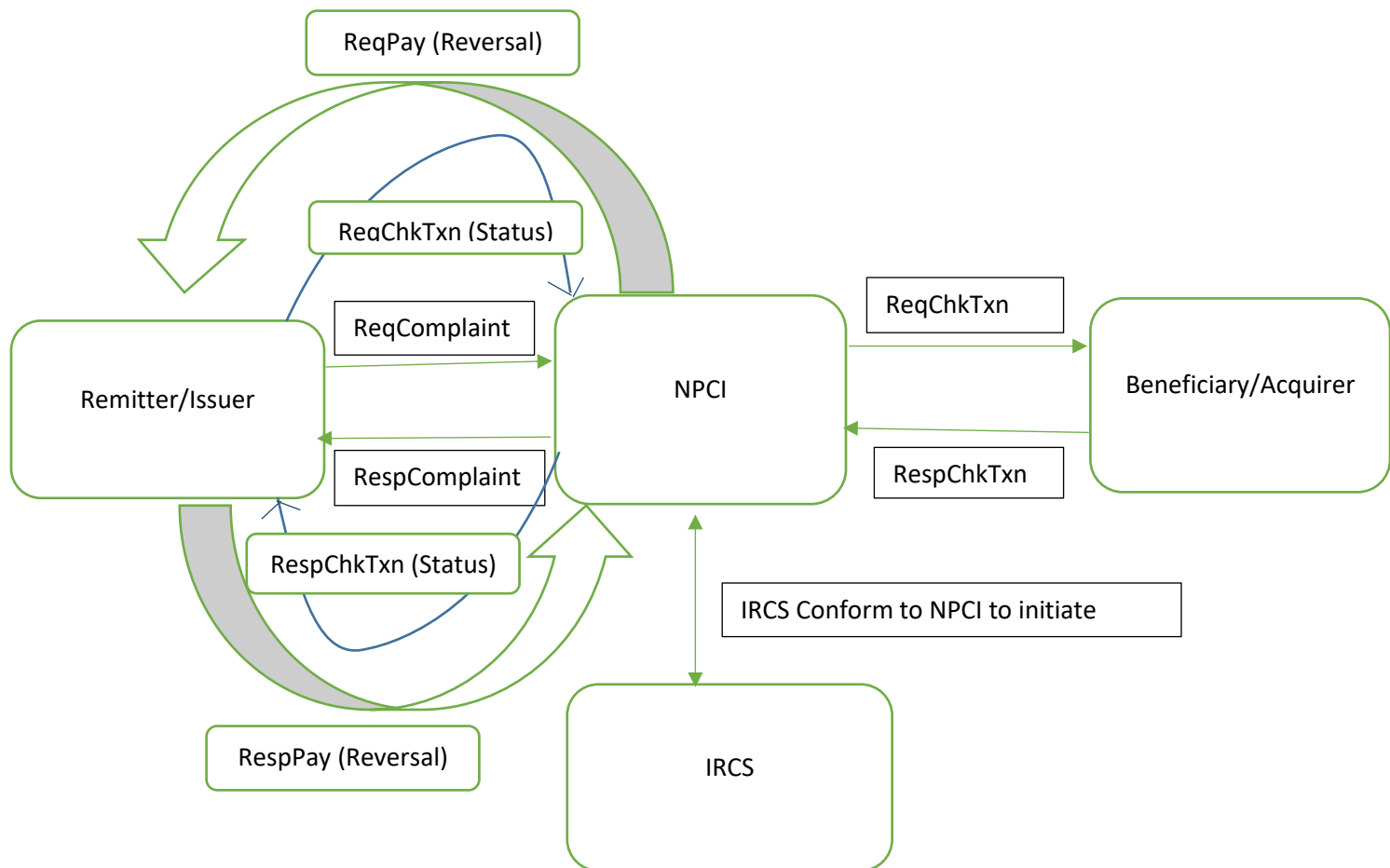


Check Status API (when Original transaction got deemed then Payer will Do Check Status)

- 1) Payer initiates ReqchkTxn (Dispute/Adjustment) to NPCI to check the status of the Transaction.
- 2) NPCI forward the request to Beneficiary for TXN status.
- 3) Beneficiary response back to NPCI.
- 4) NPCI Store response in IRCS and will send response to Payer.



Complaint API (When getting Dispute status failure Payer will rise complaint)

- 1) The Payer Raises complaint/Dispute to NPCI to settle the Transaction amount.
- 2) NPCI Checks the Status at IRCS.
- 3) IRCS responds to the latest Status to NPCI.
- 4) NPCI repose back to Payer with RespComplaint.

Reversal API (When IRCS Confirms the transaction failed at Beneficiary end)

- 1) NPCI initiates ReqPay to Remitter for settling amount.
- 2) Remitter will to reversal credit to remitter and will send RespPay to NPCI

ReqChkTxn API : (To know the status of the Complaint)

- 1) Payer will initiate ReqChkTxn to NPCI.
- 2) NPCI checks the status at IRCS.
- 3) IRCS will share the latest status of TXN.
- 4) NPCI will send RespChkTxn to Payer.