

Urban Vyapari – Return & Refund Policy (ONDC Aggregator Model)

1. Overview

Urban Vyapari acts as an Aggregator (Buyer App) on the ONDC Network, enabling Urban Vyapari merchants (buyers) to discover and purchase products from providers/sellers registered on ONDC. This policy defines the return and refund workflow applicable when a merchant initiates a return or refund request for any order placed through the Urban Vyapari platform.

2. Key Definitions

- Buyer App (Aggregator): Urban Vyapari platform acting as a Buyer Side App on ONDC.
- Seller App / Provider: Any ONDC network participant offering goods or services.
- Merchant: A buyer registered with Urban Vyapari using the ONDC integration.
- Return Request: A request initiated by a merchant after delivery due to issues like damage, mismatch, or defect.
- Refund: The amount reimbursed to the merchant upon approval of a valid return request.
- Quality Issue: Includes defective, expired, damaged, missing, or wrong products.
- RTO (Return to Origin): The process of returning a delivered shipment to the seller.

3. General Principles

1. Urban Vyapari facilitates the transaction and acts as an intermediary between the merchant and the provider.
2. The final decision on return or refund lies with the provider, in accordance with ONDC guidelines and product-specific policies.
3. Urban Vyapari will ensure timely coordination, documentation, and refund tracking between both parties.
4. Any refund to merchants will be processed only after confirmation from the provider that the return or quality claim has been accepted.

4. Return / Refund Eligibility

Order Type	Examples	Return Eligibility	Remarks
OFD / Made-to-Order	Food, fresh items, custom prints	Not returnable unless not delivered or delivered wrong item	Refund only if confirmed undelivered or incorrect
Non-OFD (Returnable)	Electronics, packaged goods, apparel	Eligible if defective, damaged, or wrong item	Seller's return window applies

Non-OFD (Non-Returnable)	Perishables, personal items	Not eligible	Refund only for non-delivery cases
--------------------------	-----------------------------	--------------	------------------------------------

5. Return & Refund Workflow

5. Step 1 – Merchant Initiation: Merchant raises a return/refund request from the Urban Vyapari app within the defined return window, providing reason and proof.
6. Step 2 – Aggregator Review: Urban Vyapari verifies eligibility and forwards valid requests to the Seller App via ONDC issue/IGM APIs.
7. Step 3 – Seller / Provider Decision: Seller reviews and responds with Approve with pickup, Approve without pickup, or Reject.
8. Step 4 – Refund Processing: Upon approval, refund is credited to merchant's original payment method. Urban Vyapari ensures refund confirmation from the provider.
9. Step 5 – Closure: Both parties receive a digital confirmation, and refund record is stored for audit.

6. Resolution Timelines

Issue Type	Expected Resolution Time
Wrong / missing / defective item	Within 3 business days
Non-delivery or wrong status	Within 2 business days
Refund confirmation	Within 5 business days post-approval

7. Financial Handling

Refunds will be processed net of logistics or pickup costs, wherever applicable. All settlements follow ONDC Settlement Window norms.

8. Documentation & Audit

Every return/refund must be logged with Order ID, reason, proof, and status. Urban Vyapari maintains digital records in accordance with ONDC transaction-level contracts. Monthly reconciliation reports may be shared with providers.

9. Limitation of Liability

Urban Vyapari is not liable for the quality, condition, or warranty of goods. Responsibility for refund acceptance lies with the seller. Urban Vyapari's liability is limited to the transaction amount held pending settlement.

10. Governing Framework

This policy adheres to ONDC Network Policies, ONDC Transaction Level Contract Specifications (v1.2), and applicable laws. Disputes shall be resolved under the jurisdiction defined in Urban Vyapari's ONDC participant agreement.

11. Simplified Refund Flow Diagram

Merchant → (Return Request) → Urban Vyapari (Aggregator) → Seller App → Refund → Merchant