

**DPSS.CO.PD No. 116 / 02.12.004 / 2020-21 dated August 6, 2020**

**Minimum Requirements of the ODR System**

1. Applicability

- 1.1. These requirements apply to all authorised Payment Systems Operators (PSOs) – banks and non-banks – and their participating members [Payment System Participants (PSPs)].

2. Concept of the ODR system

- 2.1. The ODR system should be a transparent, rule-based, system-driven, user-friendly and unbiased mechanism for resolving customer disputes and grievances, with zero or minimal manual intervention.

3. Structure of the ODR system

- 3.1. Each PSO shall make available an ODR system for resolving disputes and grievances arising out of failed transactions and provide the participating PSPs an access to the system.
- 3.2. The PSO and its PSPs shall provide the customers an access for lodging the disputes and grievances relating to failed transactions, irrespective of such transactions being on-us or off-us in nature.

4. Types of transactions covered under the scope of the ODR system

- 4.1. To begin with, disputes and grievances relating to failed transactions shall be covered under the ODR system. The scope, thus, includes all transaction types mentioned in the [RBI circular DPSS.CO.PD No.629/02.01.014/2019-20 dated September 20, 2019](#) on “Harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions using authorised Payment Systems”.
- 4.2. All provisions, including those relating to TAT and compensation to customers mentioned in the above circular need to be adhered to while resolving disputes and grievances using the ODR system.

5. Lodging and tracking of disputes and grievances

- 5.1. Customers shall be provided with one or more channels – web-based or paper-based complaint form, IVR, mobile application, call centre, SMS, through branches or offices, etc. – for lodging disputes and grievances. As mentioned above, such facility shall be