* In case customer complains for calls & messages received for fraud attempted and caller asked for MPIN/OTP Code or any other confidential information, which is being shared with the fraudster and fraud, executed.
* Customer can register complaint via any of the following channels
* Fraud Complaint USSD (\*7039#)
* JazzCash USSD (\*786#)
* Interactive Voice Response – 4444
* 4444 helpline (4444 agent)

We will first acknowledge customer complaint and guide self-service (USSD & 4444 IVR) for future reference.

**Front-End Handling:**

* The front-end agent will validate the customer's concern and perform the following steps:
* **Reset the customer's MPIN** after verifying the required verifications.
* Create the following activity in ServiceNow:

**ServiceNow >> Report MMBL Issue >> CC-DFS >> Call Forward to MFS Backend >> Subcategory: Fraud related complaint**

* Transfer the customer's call to the **146000** extension (MFS Backend).
* Inform the customer that if the call gets dropped after transferring, the backend team will call back within 30 minutes, and the call will only be made from **0301**.

**TAT:** Live Call Transfer

**Work Code:**

* Call Transferred to Backend - Fraud Related Complaint

**Backend Handling:**

* If the call is dropped during or before the conversation begins, the backend team will call the customer back within 30 minutes.
* Upon receiving the call, the backend agent will validate the customer’s concern regarding fraud and take the following actions:
* Proceed with complaint registration in ServiceNow as follows:

**For Execution:**  
ServiceNow >> Report MMBL Issue >> FRM >> Category: Fake Call >> Subcategory: Fraud Execution.

**For Attempt:**  
ServiceNow >> Report MMBL Issue >> FRM >> Category: Fake Call >> Subcategory: Fraud Attempt.

* After registering the complaint regarding fraud attempt or execution, the backend agent will close the ' Call Forward to MFS Backend ' activity after mentioning the fraud complaint ID.

**TAT:** ASAP

**Work Codes:**

* Fraud Attempt - Complaint Lodged
* Fraud Execution - Complaint Lodged
* Fraud Attempt - Complaint Not Lodged
* Fraud Execution - Complaint Not Lodged
* Fraud Not Executed - Call Received
* Fraud Executed - MPIN Shared
* Fraud Executed - OTP Shared
* Fraud Executed - Without Knowledge
* Fraud Executed - Data Leakage

**Important Points**

* It is mandatory to register separate complaint for each fraudulent transaction reported by customer.
* Cases where customer reports that fraudster took the ready cash loan from JazzCash account as well, agent will create the complaint against “**Get loan**” transaction.
* A complaint containing two or multiple TIDS mentioned in notes will be considered wrong.
* For each transaction, complaint will be registered separately.
* For transaction type, transaction through which fraud is executed, will be selected from drop down menu and where any transaction type is not available in drop down menu, **“others”**option will be selected.
* Agent will have to mention in notes whatever transaction is executed from JazzCash account.I
* It is important to mentioned in such calls to guide customers, keep the MPIN/OTP secure and do not share with anyone, change and reset the password, new password has to be strong and must not be any date of birth, Vehicle number or any know character.
* No TAT to be given while creating fraud execution/attempt complaints.
* Agent will have to ask customer the questionnaires as mentioned/prescribed by SBP.
* All fraud execution complaints for any transaction (RAAST, C2C, IBFT, ATM withdrawals, load, Bundles, UBPS etc.) executed from JazzCash account will be catered in creator tab.
* There will be no TAT for such complaints and agent will not commit any reversal of the fraudulent amount.
* Agent will only punch fraud attempt/execution workcode as per scenario and cases where MPIN is reset from helpline due to fraud attempt/execution, MPIN related workcode will not be punched as it is the part of process to do so.
* In case of Fraud attempt case where efront request is forwarded from 4444 front end, we should not provide any TAT to the customer also we need to guide the customer that details will be forwarded to relevant department, Please do not say “we are forwarding your complaint” to the customer
* Sometime customer received call from (+4444, 004444), if customer calls and informs such numbers are making calls, tell them not to respond and not share any confidential information as fraudsters are using such numbers in order to win the trust of customer
* 4444 is an inbound short code only (Customers can dial that, we cannot generate outbound calls from 4444)
* **Extended Verification (if required)**
* If Mother Name / DOB not available in system, then agent will ask:
  + Place of Birth and last three transactions (at least one transaction should verify)                                                   **OR**
  + Current Account Balance (Nearest balance will also fulfil the requirement)

**While making Fraud complaint in ServiceNow:**

* Agent will ask customer is he/she wants to report fraud to FIA. In case customer respond with Yes, agent will select “Yes” in complaint and also guide the customer to visit nearest MMBL branch to register this fraud by filling physical form.
* Service Now >> Report MMBL Issue >> FRM >> Category: Fake Call >> Subcategory: Fraud Execution >> **Report to FIA (Yes)**.
* The agent asks the customer: **"Do you want to escalate this case to PTA?"**
* If the customer confirms "**Yes**," the agent will select “**Yes**” in the complaint and inform the customer that for PTA escalation, they must provide supporting evidence (such as screenshots, transaction details, or any other relevant proof) via our WhatsApp Channel (**0325-4444786**) or Email ([Complaints@jazzcash.com.pk](mailto:Complaints@jazzcash.com.pk)) within **24 hours**. Failure to do so will result in the complaint being closed for PTA reporting.

**WhatsApp & Email Unit Handling:**

* Once the customer submits the required details via **WhatsApp** or **Email**.
* The respective agent will create the specified ServiceNow complaint, attach the supporting evidence, and mention the previous ServiceNow complaint ID in the required field.

**Note: If the customer directly contacts the WhatsApp Channel & Email Unit for a fraud complaint, the WhatsApp channel & Email Unit representative will arrange a callback to address the customer's concern.**