**Process Name:**

JazzCash – Customer – IBFT – Complaint Management

**Process Overview:**

* This complaint management process will cover scenarios related to issues with money transfer IBFT.
* There are two types of IBFT Transaction
* Incoming IBFT Transaction
* Outgoing IBFT Transaction

**Incoming IBFT Transaction**

* This Transaction includes all transactions which is sent from bank account to JazzCash account
* Customer calls on helpline that amount is sent from any bank but not received in JazzCash account inform customer to register complaint at Sender Bank.

**Outgoing IBFT Transaction**

* For outgoing IBFT where amount is not received in beneficiary account agent will follow the below complaint handling scenarios.
* This process is only applicable if transaction is in complete state.
* Where transaction is completed agent will ask the customer to wait for 2 Business Days
* Agent will guide the customer to keep on checking the beneficiary account statement and initiator account as well.
* For all cases where complaint is still in pending state and complaint TAT is over follow Escalation to Backend process.
* Please refer to below table 1.0 for high level product details

Table 1.0

|  |  |
| --- | --- |
| **IBFT Transaction** | **Values** |
| Channel | USSD, App |
| Customer Profile | Jazz, OMNO |
| Account Level | L0, L1, L2, ADA |
| Platform Fee (USSD) | KMS **>>** Communication Tab **>>** USSD Platform fee |
| Platform Fee (App) | KMS **>>** Communication Tab **>>** App Platform fee |
| Service Fee | KMS >> Communication Tab |
| Account Status | Active |
| Verification | L3 |
| Eligibility | N/A |
| Limitation (as per scenarios) | N/A |
| T&C | N/A |
| Consultation Portal | CPS, Service Now, Konnect, NADRA |

**Pre-requisite to Complaint scenarios**

·         Verification: L3

·         Account status: Active

·         Outgoing IBFT Transaction status: Completed

·         Data to be taken from CPS only

**Complaint Scenarios**

|  |  |  |
| --- | --- | --- |
| **IBFT Complaint – Scenarios** | **Work Codes** | **TAT** |
| Scenario 1.1 Outgoing IBFT – Funds Not Received in Bank Account | Outgoing IBFT Transaction Completed – Complaint Lodged | 7 Working Days |
| Scenario 1.2 Outgoing IBFT – Funds Not Received in Bank Account – Disputed Case (Beneficiary Account Credited) | Outgoing IBFT Transaction Complaint – Activity Closed Issue Not Resolved | 15 Working Days |
| Scenario :1.2.1 Outgoing IBFT – Funds Not Received in Bank Account – Disputed Case (Beneficiary Account Credited) | Outgoing IBFT Transaction Complaint – Activity Closed Issue Not Resolved | 15 Working Days |
| Scenario 1.3: Outgoing IBFT – Funds Not Received in Bank Account – Disputed Case (Amount credited in initiator account). | Outgoing IBFT Transaction Complaint – Activity Closed Issue Not Resolved | 15 Working Days |

**System Navigation:**

**Check Account Status**: CPS **>>** Search MSISDN **>>** Check Status

**Check Transaction History:**CPS **>>** Search MSISDN **>>** Click Operations **>>** Click Transaction History

**Check Transaction Status:**CPS **>>** Search MSISDN **>>** Click Operations **>>** Click Transaction history **>>** Search transaction as per Date/Time **>>** Check Status

**Check Verification from NADRA Portal:**NADRA Portal **>>** Search MSISDN **>>** Enter CNIC and CNIC Issuance Date (Verify from the customer) **>>** Check Verification details

**Check Complaint Status:**Konnect **>>** Search MSISDN in Account Number Tab (without zero 3xxxxxxxxxx) **>>** Click History Tab **>>** Click on Ticket to view complaint status

**Check Complaint remarks**: Konnect **>>** Search MSISDN in Account Number Tab (without zero 3xxxxxxxxxx) **>>** Click History Tab **>>** Click on Ticket to review complaint remarks

**Scenario 1 IBFT – Complaints Scenarios**

**Scenario 1.1: Outgoing IBFT – Funds Not Received in Bank Account**

**Issue List**

* Customer has transferred amount from JazzCash account to any bank account but amount is not received in beneficiary bank account

**Process:**

* Ask customer for transaction date, time and amount
* Search and identify specific transactions in Transaction history Tab
* Transaction status: Complete
* Ask customer for beneficiary bank account number and bank name.
* Verify beneficiary bank account number on which transaction is performed
* Account Number Verified = Yes
* Transaction Initial Time > 2 Business Days
* Before creating a complaint in the ServiceNow, the agent must verify that the **Credit Party** in the transaction details is **"1Link Settlement."**
* Proceed with complaint registration in service now.

Service Now >> Report MMBL Issues >> DRU >> Main Category: Outgoing IBFT – MW >> Sub Category: Funds not received in beneficiary account

TAT: 7 Working Days

Work Code: Outgoing IBFT Transaction Completed - Complaint Lodged

**Scenario 1.2 Outgoing IBFT – Funds Not Received in Bank Account – Disputed Case (Beneficiary Account Credited)**

**Issue List:**

* Customer has previously registered complaint that funds were not received in beneficiary bank account and still issue is not resolved.

**Process:**

* Ask customer the date &time of complaint registration.
* Search and identify specific complaint in Konnect Portal (system navigation)
* Inform customer the complaint remarks.
* Complaint remarks = Amount has been credited in beneficiary account
* Inform customer the complaint remarks
* Customer still insists that issue is not resolved
* Front end (4444) agent will inform customer to share beneficiary account statement in PDF/Pictures/Non-editable format) form with the transaction details from the date he performed the transaction to till date by mentioning the (JC account number in subject) on [complaints@jazzcash.com.pk](mailto:complaints@jazzcash.com.pk).

**Note**: Agent will not lodge the dispute complaint until the beneficiary account statement is not received.

**Scenario :1.2.1 Outgoing IBFT – Funds Not Received in Bank Account – Disputed Case (Beneficiary Account Credited)**

**Issue List:**

* Customer has previously registered complaint that funds were not received in beneficiary bank account and still issue is not resolved.

**Process**

* If customer complaints that he had already shared the statement in PDF form and issue was not resolved
* Agent will check Disputed Case Complaint in Konnect Portal
* If dispute case complaint is already available, agent will politely inform the dispute case TAT.
* If Disputed Case Complaint Available = No
* Agent will ask the Email address from customer through which he/she shared the statement and front-end agent will proceed the below complaint in service now.

**Service Now >> Report MMBL Issue >> CU DFS >> Category: Raast/IBFT Transaction >> Sub Category: Funds Not Received – Disputed Cases**

**Note:** Agent will select the CU workload only and needs to mention the sender email address in notes that customer is claiming that statement is shared via Email (XYZ) but still no response received/issue not resolved. If customer is unable to provide his email address then agent will mention his JC MSISDN in notes.

**CU Handling:**

* CU will check his workload after 1 working hour and validate the concern If statement is not received via the said Email address or with the JC account number. CU will arrange a call-back for customer and request for the statement and will request the customer to mention the JC account number in subject.
* If statement is already received, then CU will create the dispute case by attaching the account statement for DRU team.

**Scenario 1.3: Outgoing IBFT – Funds Not Received in Bank Account – Disputed Case (Amount credited in initiator account).**

**Issue List:**

* Customer has previously registered complaint that funds not received in bank account and still customer issue is not resolved.
* Already registered complaint is closed on remarks “Amount credited in initiator account” but amount is not reversed/adjusted as per CPS.

**Process:**

* Ask customer the date &time of complaint registration.
* Search and identify specific complaint in Konnect Portal (system navigation)
* Inform customer the complaint remarks.
* Complaint remarks = Amount credited in initiator account
* Search and identify specific reversal transactions in Transaction history Tab
* Reversal/Adjustment Transaction Available = No
* Proceed with compliant registration in Service Now.

Service Now >> Report MMBL Issue >> DRU >> Main Category: Outgoing IBFT MW >> Sub Category: Funds Not Received – Disputed Cases

**Note**: For all cases where previous complaint remarks are **Amount credited in Initiator Account**. For all such cases register above complaint also mention in above complaint notes that Amount still not received in initiator account.

TAT: 15 Working Days

Work Code: Outgoing IBFT Transaction Complaint - Activity Closed Issue Not Resolved