**Process Name:**

JazzCash – Customer – Raast – Complaint Management

**Process Overview:**

* ·           This complaint management process will cover scenarios related to issues with Outgoing Raast Transactions.
* ·           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.

**Raast Transaction Visibility in Konnect Portal:**

* A new feature has been added to the Konnect portal, allowing agents to provide real-time status updates for RAAST transactions during customer calls. This eliminates the need for customers to wait for ticket updates in service now. Agents can now view the last three RAAST transactions made by a customer within the past three days and share this information directly.
* Transaction performed via Raast ID or IBAN number will be visible in Konnect Portal. Transaction performed via Raast enable QR will not be visible

**Note** : Agent will first check the transaction status in CPS and then verify it in Konnect.

**How to Check RAAST Transaction Details in Konnect:**

JazzCash – Customer Konnect >> Enter MSISDN without 0 in Account Number >> Click Raast Info >> Click Get Data under Transaction Information >> Last 3 Transaction Performed in last 3 days will be shown

**Handling RAAST Transaction Inquiries**(The last 3 transactions performed in the last 3 days will be displayed the RAAST transactions which are not visible in Konnect , same current handling will be followed)**:**

* **Completed Transaction**: In CPS if the transaction shown as completed and in Konnect shown as completed, inform the customer that the amount has been successfully transferred. If the customer claims the payment was not received, ask for the beneficiary’s account statement to be sent to [complaints@jazzcash.com.pk](mailto:complaints@jazzcash.com.pk) . Do not lodge a complaint without beneficiary statement.
* Once statement received, then CU will create the dispute case by attaching the account statement for DRU team.

**(Navigation)**Service Now >> Report MMBL Issue >> Main Category: RAAST Complaint handling - JazzCash >> Sub Category: Funds not Received- Disputed Cases

* **Cancelled Transaction:** If CPS shows the transaction as cancelled and it was not executed, it will appear as **failed** in Konnect.
* **Check Transaction Status in CPS :**CPS **>>** Search MSISDN **>>** Click Operations **>>** Click Transaction history **>>** Search transaction as per Date/Time **>>** Check Status and remarks for error details and guide the customer accordingly.
* **Processing Transaction:** If CPS shows the transaction as completed but Konnect shows it as **processing**, advise the customer to wait 3 hours from the transaction time. If the issue persists after 3 hours. Agent will lodge the complaint in service now by following the below navigation
* **Reversed Transaction:** If CPS shows the transaction as completed but Konnect shows it as **unsuccessful**, check the CPS review transaction history details if transaction is reversed in CPS inform the customer that the amount has been reversed to customer’s JazzCash account. In case transaction amount is not refunded agent will lodge complaint as per below.

(**Navigation for Money transferred via RAAST to beneficiary RAAST ID** ) Service Now >> Report MMBL Issue >> DRU >> Main Category: Raast Complaint Handling - JazzCash >> Sub Category: Money transferred via RAAST to beneficiary RAAST ID but the receiver does not receive amount

(**Navigation for Money transferred via RAAST to IBAN number of beneficiary**) Service Now >> Report MMBL Issue >> DRU >> Main Category: RAAST Complaint handling - JazzCash >> Sub Category: Money transferred via RAAST to IBAN number of beneficiary but the receiver does not receive amount

·          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

·         Raast Transaction status: Completed

·         Data to be taken from CPS only

**Complaint Scenarios**

|  |  |  |
| --- | --- | --- |
| **Raast Complaint Management – Scenarios** | **Work Codes** | **TAT** |
| Scenario 1.1: Raast Management – Raast ID Creation/Linking Issue | RAAST Payment Complaint - Unable to Link/Delink RAAST Id | 1 Working Days |
| Scenario 1.2: Raast Management – IBAN Creation/Linking Issue | RAAST Payment Complaint - Unable to Link/Delink RAAST Id | 1 Working Days |
| Scenario 1.3: Raast Management –Money Transfer Via Raast ID – Unable to Transfer Funds | RAAST Payment Complaint - Unable to Send Amount Via RAAST Id | 1 Working Days |
| Scenario 1.4: Raast Management – Money Transfer Via IBAN Number – Unable to Transfer Funds | RAAST Payment Complaint - Unable to Send Amount Via IBAN Number | 1 Working Days |
| Scenario 1.5 Raast Management – Money Transfer Via Raast ID – Funds Not Received in Beneficiary Account | RAAST Payment Complaint - Amount Transferred Via RAAST Id Not Received by Receiver | 5 Working Days |
| Scenario 1.6 Raast Management – Money Transfer Via IBAN Number – Funds Not Received in Beneficiary Account | RAAST Payment Complaint - Amount Transferred Via IBAN Number Not Received by Receiver | 5 Working Days |
| Scenario 1.7 RAAST Management – Funds Not Received in Bank Account – Disputed Case (Beneficiary Account Credited) | 1-      RAAST Payment Complaint - Amount Transferred Via IBAN Number Not Received By Receiver - Activity Closed But Issue Not Resolved  2-      RAAST Payment Complaint - Amount Transferred Via RAAST Id Not Received By Receiver - Activity Closed But Issue Not Resolved | N/A |
| Scenario :1.7.1 RAAST Management – Funds Not Received in Bank Account – Disputed Case (Beneficiary Account Credited) | 1-      RAAST Payment Complaint - Amount Transferred Via IBAN Number Not Received By Receiver - Activity Closed But Issue Not Resolved  2-      RAAST Payment Complaint - Amount Transferred Via RAAST Id Not Received By Receiver - Activity Closed But Issue Not Resolved | 15 Working Days |
| Scenario 1.8: RAAST Management – Funds Not Received in Bank Account – Disputed Case (Amount credited in initiator account). | 1-      RAAST Payment Complaint - Amount Transferred Via IBAN Number Not Received By Receiver - Activity Closed But Issue Not Resolved  2-      RAAST Payment Complaint - Amount Transferred Via RAAST Id Not Received By Receiver - Activity Closed But 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 RAAST MANAGEMENT – RAAST ID CREATION/LINKING ISSUE**

**Issue List:**

* Customer is creating Raast ID but is unable to create Raast ID due to any Error.

**Process:**

* Ask Customer the specific error while creating Raast ID.
* Error Valid = YES
* Proceed with complaint registration in Service Now.

Service Now >> Report MMBL Issue >> JC-Technology Operations >> Category: Consumer App >> Sub Category: Raast Complaint Handling – JazzCash >> Issue List: Raast ID not Being Linked And Created Successfully

**Note:**

* If the customer is unable to create a Raast ID due to the following error:
* **"Account already linked with another account. Please delink from there to link it with JazzCash."**
* The agent will inform customer that only one Raast ID can be linked to a CNIC at a time. This error is valid, and the customer must delink their existing Raast ID before linking it with JazzCash.

**TAT:** 1 Working Days

**Work Code**: RAAST Payment Complaint - Unable To Link/Delink RAAST Id

**Scenario 2 RAAST MANAGEMENT – IBAN NUMBER CREATION/LINKING ISSUE**

**Issue List:**

·         Customer has created Raast ID through Raast option but is unable to get IBAN number.

**Process:**

* ·         Ask Customer the date & time of Raast ID creation time
* ·         Raast ID created successfully = Yes
* ·         IBAN number received = No
* ·         Proceed with complaint registration in Service Now.

Service Now >> Report MMBL Issue >> JC-Technology Operations >> Category: Consumer App >> Sub Category: Raast Complaint Handling – JazzCash >> Issue List: IBAN Number not Being Linked And Created Successfully

TAT: 1 Working Days

Work Code: RAAST Payment Complaint - Unable To Link/Delink RAAST Id

**Scenario 3 MONEY TRANSFER VIA RAAST ID – UNABLE TO TRANSFER FUNDS**

**Issue List:**

* ·         Customer is transferring amount via raast id but is unable to transfer amount via raast id due to any error.

**Process:**

* ·         Ask customer for transaction date, time and amount
* ·         Search and identify specific transaction in transaction history tab.
* ·         Transaction Available = Yes
* ·         Check failure reason and inform customer.
* ·         Transaction Available = No
* ·         Ask customer the error while transferring funds.
* ·         Valid Error = Yes
* ·         Now Proceed with Complaint in Service Now.

Service Now >> Report MMBL Issue >> JC-Technology Operations >> Category: Consumer App >> Sub Category: RAAST Complaint handling- JazzCash >> Issue List: Money Not Being Transferred To Raast ID

TAT: 1 Working Days

Work Code: RAAST Payment Complaint - Unable To Send Amount Via RAAST Id

**Scenario 4 RAAST MANAGEMENT – MONEY TRANSFER VIA IBAN NUMBER – UNABLE TO TRANSFER FUNDS**

**Issue List:**

* ·         Customer is transferring funds via IBAN Number in Raast ID option but unable to transfer amount on IBAN Number.

**Process:**

* ·         Ask customer for transaction date, time and amount
* ·         Search and identify specific transaction in transaction history tab.
* ·         Transaction Available = Yes
* ·         Check failure reason and inform customer.
* ·         Transaction Available = No
* ·         Ask customer the error while transferring funds.
* ·         Valid Error = Yes
* ·         Now Proceed with complaint in Service Now.

Service Now >> Report MMBL Issue >> JC-Technology Operations >> Category: Consumer App >> Sub Category: RAAST Complaint handling- JazzCash >> Issue List: Money Not Being Transferred To IBAN Number

TAT: 1 Working Days

Work Code: RAAST Payment Complaint - Unable To Send Amount Via IBAN Number

**Scenario 5 RAAST MANAGEMENT – MONEY TRANSFER VIA RAAST ID – FUNDS NOT RECEIVED IN BENEFICIARY ACCOUNT**

**Issue List:**

* ·         Customer has transferred amount from JazzCash account to any bank account through via Raast ID but amount is not received in beneficiary account.

**Process:**

* ·           Ask customer for transaction date, time and amount
* ·           Search and identify specific transactions in Transaction history Tab
* ·           Transaction status: Complete
* ·           Verify the beneficiary Raast ID.
* Before creating a complaint in the ServiceNow, the agent must verify that the Credit Party in the transaction details is "Raast Settlement."
* ·           Register complaint in Service Now.

Service Now >> Report MMBL Issue >> DRU >> Main Category: Raast Complaint Handling - JazzCash >> Sub Category: Money transferred via RAAST to beneficiary RAAST ID but the receiver does not receive amount

TAT: 5 Working Days

Work Code: RAAST Payment Complaint - Amount Transferred Via RAAST Id Not Received By Receiver

**Scenario 6: Raast Management – Money Transfer Via IBAN Number – Funds Not Received in Beneficiary Account.**

**Issue List:**

·         Customer has transferred amount from JazzCash account to any bank account through IBAN via raast but amount is not received in beneficiary account.

**Process:**

* ·         Ask customer for transaction date, time and amount
* ·         Search and identify specific transaction in Transaction history tab
* ·         Transaction status: Completed
* ·         Ask customer for beneficiary IBAN number.
* ·         Proceed with complaint registration in service now.

Service Now >> Report MMBL Issue >> DRU >> Main Category: RAAST Complaint handling - JazzCash >> Sub Category: Money transferred via RAAST to IBAN number of beneficiary but the receiver does not receive amount

**TAT:** 5 Working Days

**Work Code:** RAAST Payment Complaint - Amount Transferred Via IBAN Number Not Received By Receiver

**Scenario 7: Raast Management – Funds Not Received in Beneficiary Account – Disputed Case**

**Issue List:**

·         Customer has previously registered complaint that amount transferred from JazzCash account but not received in beneficiary account.

**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.

**WorkCodes:**

RAAST Payment Complaint - Amount Transferred Via IBAN Number Not Received By Receiver - Activity Closed But Issue Not Resolved

RAAST Payment Complaint - Amount Transferred Via RAAST Id Not Received By Receiver - Activity Closed But Issue Not Resolved

**Scenario :1.7.1 RAAST Management – 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.

Service Now >> Report MMBL Issue >> Main Category: RAAST Complaint handling - JazzCash >> Sub Category: Funds not Received- Disputed Cases

TAT: 15 Working Days

**WorkCodes:**

RAAST Payment Complaint - Amount Transferred Via IBAN Number Not Received By Receiver - Activity Closed But Issue Not Resolved

RAAST Payment Complaint - Amount Transferred Via RAAST Id Not Received By Receiver - Activity Closed But Issue Not Resolved

**Scenario 1.8: RAAST Management – 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 >> Main Category: RAAST Complaint handling - JazzCash >> 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