DISPUTE MANAGEMENT

Mojaloop Work-stream

Dispute Types

- Transaction-Related
- Non-transaction Related

Dispute Categories

- Under each type, there can be different categories or reasons

- Categories are dynamically created By the Hub.

- Only transactions related disputes require settlement.

Dispute Assignment

- On Transaction related dispute, when one DFSP initiate a dispute, the system automatically assigns the dispute to the other DFSP who is part of that transaction.

- On non-transaction dispute, the DFSP initiating a dispute manually assign the dispute to another DFSP or even the HUB.

Dispute Arbitration

- The first level of arbitration is the HUB.

- The second and last level of arbitration is the Regulator (Central Bank)

Dispute Closure

- A dispute can be closed manually by the initiator when they are satisfied with how the issue is resolved.

- A dispute can be closed automatically after a certain period of time when the parties didn't escalate or close the issue after there is a decision made.

Dispute Settlement

- The HUB is the one in charge of settling the dispute when the decision made involves the return of funds.

- The Settlement in dispute is done right away without waiting the end of the settlement window/cycle.

DETAILED PROCESS FLOW