

## URCS - Dispute Master

| S.No | Txn<br>subty<br>pe | Dispute                           | Flag | TAT | Tat Ref.              | Reason<br>code | reasondesc  |
|------|--------------------|-----------------------------------|------|-----|-----------------------|----------------|---|
| 1    | U3                 | Credit Adjustment                 | C    | 180 | Txn Date              | 1090           | Others  |
| 2    | U3                 | Credit Adjustment                 | C    | 180 | Txn Date              | 1094           | Beneficiary bank unable to credit their customer account                                |
| 3    | U3                 | Credit Adjustment                 | C    | 180 | Txn Date              | 1091           | Non Matching account number   |
| 4    | U3                 | Credit Adjustment                 | C    | 180 | Txn Date              | 1092           | Card holder was charged more than the transaction amount                                |
| 5    | U3                 | Credit Adjustment                 | C    | 180 | Txn Date              | 1084           | Duplicate /Multiple Transaction   |
| 6    | U2                 | Credit Adjustment                 | C    | 180 | Txn Date              | 1061           | Credit not processed for cancelled or returned goods and services                       |
| 7    | U2                 | Credit Adjustment                 | C    | 180 | Txn Date              | 1062           | Goods and Services not as described / defective   |
| 8    | U2                 | Credit Adjustment                 | C    | 180 | Txn Date              | 1063           | Paid by alternate means   |
| 9    | U2                 | Credit Adjustment                 | C    | 180 | Txn Date              | 1064           | Goods or Services Not Provided / Not Received   |
|      |                    | Debit Reversal                    |      |     |                       |                |   |
| 10   | UC                 | Confirmation                      | DRC  | 60  | Txn Date              | 102            | Customer account reversed online  |
| 11   | UC                 | Complaint Raise                   | PBRB | 60  | Txn Date              | U010           | Beneficiary account is not credited for successful pay transaction                      |
| 12   | UC                 | Credit Adjustment                 | C    | 180 | Txn Date              | 1090           | Others  |
| 13   | U2                 | Complaint Raise                   | PBRB | 60  | Txn Date              | U008           | Goods/services are not provided for approved transaction                                |
| 14   | U2                 | Complaint Raise                   | PBRB | 60  | Txn Date              | U009           | Customer account not credited back for declined transaction                             |
| 15   | U3                 | Complaint Raise                   | PBRB | 60  | Txn Date              | U005           | Customer account has not yet reversed for a declined pay transaction                    |
| 16   | U3                 | Complaint Raise                   | PBRB | 60  | Txn Date              | U010           | Beneficiary account is not credited for successful pay transaction                      |
| 17   | UC                 | Complaint Raise                   | PBRB | 60  | Txn Date              | U005           | Customer account has not yet reversed for a declined pay transaction                    |
| 18   | U2                 | Differed Chargeback<br>Raise      | FB   | 90  | TCC date              | 121            | TCC has been raised but customer still complaining that Beneficiary a/c is not credited |
|      |                    | Differed Pre-Arbitration          |      |     | Deff.<br>PreArb.      |                |   |
| 19   | U2                 | Acceptance                        | FAP  | 7   | Date                  | AC             | Attributing to the Customer   |
| 20   | UC                 | Differed Re-<br>presentment Raise | FR   | 4   | CB Date               | 123            | Customer a/c is credited successfully and TCC raised accordingly                        |
| 21   | U3                 | Debit Reversal<br>Confirmation    | DRC  | 60  | Txn Date              | 103            | Customer account reversed manually post reconciliation                                  |
| 22   | U2                 | Debit Reversal<br>Confirmation    | DRC  | 60  | Txn Date              | 103            | Customer account reversed manually post reconciliation                                  |
| 23   | UC                 | Debit Reversal<br>Confirmation    | DRC  | 60  | Txn Date              | 103            | Customer account reversed manually post reconciliation                                  |
| 24   | U2                 | Fraud Chargeback<br>Representment | FCR  | 35  | CB Date               | 132            | Others  |
| 25   | UC                 | Chargeback Acceptance             | A    | 3   | CB Date               | 111            | Beneficiary unable to credit their customer account                                     |
| 26   | U3                 | Chargeback Acceptance             | A    | 3   | CB Date               | 111            | Beneficiary unable to credit their customer account                                     |
| 27   | U2                 | Arbitration Acceptance            | ACA  | 15  | Arb. Date             | AT             | Attributing to the Technical issue at bank/aggregator/merchant                          |
| 28   | U2                 | Arbitration Acceptance            | ACA  | 15  | Arb. Date             | AC             | Attributing to the Customer   |
| 29   | U2                 | Chargeback Acceptance             | A    | 15  | CB Date               | AT             | Attributing to the Technical issue at bank/aggregator/merchant                          |
| 30   | U2                 | Chargeback Acceptance             | A    | 15  | CB Date               | AC             | Attributing to the Customer   |
| 31   | U2                 | Chargeback Acceptance             | A    | 15  | CB Date               | 1095           | Merchant was unable to provide the service  |
| 32   | U2                 | Chargeback Acceptance             | A    | 15  | CB Date               | 111            | Beneficiary bank unable to credit their customer account                                |
| 33   | U2                 | Credit Adjustment                 | C    | 180 | Txn Date              | 1065           | Account debited but transaction confirmation not received at merchant location          |
| 34   | U2                 | Credit Adjustment                 | C    | 180 | Txn Date              | 1093           | Credit not Processed  |
| 35   | UC                 | Fraud Chargeback Raise            | FC   | 60  | Txn Date              | 128            | Chargeback on Fraudulent Transaction  |
| 36   | U2                 | Arbitration Raise                 | AR   | 15  | PreArb<br>Reject date | 1100           | Both the parties denies to agree  |
| 37   | U3                 | Arbitration Raise                 | AR   | 15  | PreArb<br>Reject date | 1100           | Both the parties denies to agree  |
| 38   | UC                 | Arbitration Raise                 | AR   | 15  | PreArb<br>Reject date | 1100           | Both the parties denies to agree  |
| 39   | U2                 | Arbitration Acceptance            | ACA  | 15  | Arb. Date             | 1101           | Illegible Fulfilment  |
| 40   | U3                 | Arbitration Acceptance            | ACA  | 15  | Arb. Date             | 1101           | Illegible Fulfilment  |
| 41   | UC                 | Arbitration Acceptance            | ACA  | 15  | Arb. Date             | 1101           | Illegible Fulfilment  |

|    |    |                                     |     |     |                           |      |   |
|----|----|-------------------------------------|-----|-----|---------------------------|------|---|
| 42 | U2 | Arbitration Continuation            | ACC | 15  | Arb. Date                 | 1102 | Customer has still not received the service   |
| 43 | U3 | Arbitration Continuation            | ACC | 15  | Arb. Date                 | 1102 | Customer has still not received the service   |
| 44 | UC | Arbitration Continuation            | ACC | 15  | Arb. Date                 | 1102 | Customer has still not received the service   |
| 45 | U2 | Arbitration Verdict                 | ACV | 60  | Arb. Cont. Date           | 1104 | Panel will give the verdict   |
| 46 | U3 | Arbitration Verdict                 | ACV | 60  | Arb. Cont. Date           | 1104 | Panel will give the verdict   |
| 47 | UC | Arbitration Verdict                 | ACV | 60  | Arb. Cont. Date           | 1104 | Panel will give the verdict   |
| 48 | U2 | Arbitration Withdrawn               | ACW | 15  | Arb. Date                 | 1103 | Customer has received the service later   |
| 49 | U3 | Arbitration Withdrawn               | ACW | 15  | Arb. Date                 | 1103 | Customer has received the service later   |
| 50 | UC | Arbitration Withdrawn               | ACW | 15  | Arb. Date                 | 1103 | Customer has received the service later   |
| 51 | U2 | Differed Arbitration Raise          | FAR | 15  | Deff. PreArb. Reject Date | 127  | Customer is complaining even after raising Deferred Chargeback and Pre-Arbitration on Deferred Chargeback where both have been rejected by Beneficiary Bank |
| 52 | U3 | Differed Arbitration Raise          | FAR | 15  | Deff. PreArb. Reject Date | 127  | Customer is complaining even after raising Deferred Chargeback and Pre-Arbitration on Deferred Chargeback where both have been rejected by Beneficiary Bank |
| 53 | UC | Differed Arbitration Raise          | FAR | 15  | Deff. PreArb. Reject Date | 127  | Customer is complaining even after raising Deferred Chargeback and Pre-Arbitration on Deferred Chargeback where both have been rejected by Beneficiary Bank |
| 54 | U2 | Chargeback Raise                    | B   | 90  | Txn Date                  | 1061 | Credit not processed for cancelled or returned goods and services   |
| 55 | U2 | Chargeback Raise                    | B   | 90  | Txn Date                  | 1062 | Goods and Services not as described / defective   |
| 56 | U2 | Chargeback Raise                    | B   | 90  | Txn Date                  | 1063 | Paid by alternate means   |
| 57 | U2 | Chargeback Raise                    | B   | 90  | Txn Date                  | 1064 | Goods or Services Not Provided / Not Received   |
| 58 | U2 | Chargeback Raise                    | B   | 90  | Txn Date                  | 1084 | Duplicate /Multiple Transaction   |
| 59 | U2 | Chargeback Raise                    | B   | 90  | Txn Date                  | 1085 | Card holder was charged more than the transaction amount  |
| 60 | UC | Chargeback Raise                    | B   | 60  | Txn Date                  | 108  | Remitter account debited but beneficiary account not credited   |
| 61 | U2 | Chargeback Raise                    | B   | 90  | Txn Date                  | 108  | Remitter account debited but beneficiary account not credited   |
| 62 | U2 | Chargeback Raise                    | B   | 90  | Txn Date                  | 1081 | Transaction not steeled within the specified timeframes   |
| 63 | U3 | Chargeback Raise                    | B   | 60  | Txn Date                  | 108  | Remitter account debited but beneficiary account not credited   |
| 64 | U2 | Chargeback Raise                    | B   | 90  | Txn Date                  | 1065 | Account debited but transaction confirmation not received at merchant location  |
| 65 | UC | Credit Adjustment                   | C   | 180 | Txn Date                  | 1094 | Beneficiary bank unable to credit their customer account  |
| 66 | UC | Credit Adjustment                   | C   | 180 | Txn Date                  | 1092 | Card holder was charged more than the transaction amount  |
| 67 | UC | Credit Adjustment                   | C   | 180 | Txn Date                  | 1091 | Non Matching account number   |
| 68 | UC | Credit Adjustment                   | C   | 180 | Txn Date                  | 1084 | Duplicate /Multiple Transaction   |
| 69 | U2 | Credit Adjustment                   | C   | 180 | Txn Date                  | 1090 | Others  |
| 70 | U2 | Credit Adjustment                   | C   | 180 | Txn Date                  | 1094 | Beneficiary bank unable to credit their customer account  |
| 71 | U2 | Credit Adjustment                   | C   | 180 | Txn Date                  | 1092 | Card holder was charged more than the transaction amount  |
| 72 | U2 | Credit Adjustment                   | C   | 180 | Txn Date                  | 1091 | Non Matching account number   |
| 73 | U2 | Credit Adjustment                   | C   | 180 | Txn Date                  | 1084 | Duplicate /Multiple Transaction   |
| 74 | U2 | Differed Chargeback Acceptance      | FA  | 15  | CB Date                   | 122  | Customer a/c is not credited, TCC raised inadvertently  |
| 75 | U3 | Differed Chargeback Acceptance      | FA  | 4   | CB Date                   | 122  | Customer a/c is not credited, TCC raised inadvertently  |
| 76 | UC | Differed Chargeback Acceptance      | FA  | 4   | CB Date                   | 122  | Customer a/c is not credited, TCC raised inadvertently  |
| 77 | U2 | Differed Chargeback Acceptance      | FA  | 15  | CB Date                   | AC   | Attributing to the Customer   |
| 78 | U2 | Differed Chargeback Acceptance      | FA  | 15  | CB Date                   | AT   | Attributing to the Technical issue at bank/aggregator/merchant  |
| 79 | U3 | Differed Chargeback Raise           | FB  | 60  | TCC date                  | 121  | TCC has been raised but customer still complaining that Beneficiary a/c is not credited   |
| 80 | UC | Differed Chargeback Raise           | FB  | 60  | TCC date                  | 121  | TCC has been raised but customer still complaining that Beneficiary a/c is not credited   |
| 81 | U2 | Differed Chargeback Raise           | FB  | 90  | TCC date                  | 1065 | Account debited but transaction confirmation not received at merchant location  |
| 82 | U2 | Differed Pre-Arbitration Acceptance | FAP | 7   | Deff. PreArb. Date        | 125  | Customer a/c is not credited, TCC and Re-Presentment raised inadvertently   |
| 83 | U3 | Differed Pre-Arbitration Acceptance | FAP | 5   | Deff. PreArb. Date        | 125  | Customer a/c is not credited, TCC and Re-Presentment raised inadvertently   |
| 84 | UC | Differed Pre-Arbitration Acceptance | FAP | 5   | Deff. PreArb. Date        | 125  | Customer a/c is not credited, TCC and Re-Presentment raised inadvertently   |

|     |    |                                     |     |     |                     |      |   |
|-----|----|-------------------------------------|-----|-----|---------------------|------|---|
| 85  | U2 | Differed Pre-Arbitration Acceptance | FAP | 7   | Deff. PreArb. Date  | AT   | Attributing to the Technical issue at bank/aggregator/merchant                      |
| 86  | U2 | Differed Pre-Arbitration Declined   | FPR | 7   | Deff. PreArb. Date  | 126  | Customer a/c is credited successfully and TCC and Re-Presentment raised accordingly |
| 87  | U3 | Differed Pre-Arbitration Declined   | FPR | 5   | Deff. PreArb. Date  | 126  | Customer a/c is credited successfully and TCC and Re-Presentment raised accordingly |
| 88  | UC | Differed Pre-Arbitration Declined   | FPR | 5   | Deff. PreArb. Date  | 126  | Customer a/c is credited successfully and TCC and Re-Presentment raised accordingly |
| 89  | U2 | Differed Pre-Arbitration Raise      | FP  | 15  | Def. Rep. date      | 124  | Customer is still complaining for not crediting the beneficiary customer a/c.       |
| 90  | U3 | Differed Pre-Arbitration Raise      | FP  | 15  | Def. Rep. date      | 124  | Customer is still complaining for not crediting the beneficiary customer a/c.       |
| 91  | UC | Differed Pre-Arbitration Raise      | FP  | 15  | Def. Rep. date      | 124  | Customer is still complaining for not crediting the beneficiary customer a/c.       |
| 92  | U2 | Differed Re-presentment Raise       | FR  | 15  | CB Date             | 123  | Customer a/c is credited successfully and TCC raised accordingly                    |
| 93  | U3 | Differed Re-presentment Raise       | FR  | 4   | CB Date             | 123  | Customer a/c is credited successfully and TCC raised accordingly                    |
| 94  | U3 | Debit Reversal Confirmation         | DRC | 60  | Txn Date            | 102  | Customer account reversed online  |
| 95  | U2 | Debit Reversal Confirmation         | DRC | 60  | Txn Date            | 102  | Customer account reversed online  |
| 96  | U3 | Debit Reversal Confirmation         | DRC | 60  | Txn Date            | 104  | Online decline response failed  |
| 97  | U2 | Debit Reversal Confirmation         | DRC | 60  | Txn Date            | 104  | Online decline response failed  |
| 98  | UC | Debit Reversal Confirmation         | DRC | 60  | Txn Date            | 104  | Online decline response failed  |
| 99  | U2 | Fraud Chargeback Accept             | FCA | 35  | CB Date             | 129  | Amount has been recovered successfully from the fraudulent customer account         |
| 100 | UC | Fraud Chargeback Accept             | FCA | 35  | CB Date             | 129  | Amount has been recovered successfully from the fraudulent customer account         |
| 101 | U3 | Fraud Chargeback Accept             | FCA | 35  | CB Date             | 129  | Amount has been recovered successfully from the fraudulent customer account         |
| 102 | U2 | Fraud Chargeback Raise              | FC  | 60  | Txn Date            | 128  | Chargeback on Fraudulent Transaction  |
| 103 | U3 | Fraud Chargeback Raise              | FC  | 60  | Txn Date            | 128  | Chargeback on Fraudulent Transaction  |
| 104 | U2 | Fraud Chargeback Representment      | FCR | 35  | CB Date             | 131  | FIR Copy not provided for the disputed transaction                                  |
| 105 | U2 | Fraud Chargeback Representment      | FCR | 35  | CB Date             | 130  | Lien marked however, customer account is not having sufficient balance to debit     |
| 106 | UC | Fraud Chargeback Representment      | FCR | 35  | CB Date             | 132  | Others  |
| 107 | UC | Fraud Chargeback Representment      | FCR | 35  | CB Date             | 131  | FIR Copy not provided for the disputed transaction                                  |
| 108 | UC | Fraud Chargeback Representment      | FCR | 35  | CB Date             | 130  | Lien marked however, customer account is not having sufficient balance to debit     |
| 109 | U3 | Fraud Chargeback Representment      | FCR | 35  | CB Date             | 132  | Others  |
| 110 | U3 | Fraud Chargeback Representment      | FCR | 35  | CB Date             | 131  | FIR Copy not provided for the disputed transaction                                  |
| 111 | U3 | Fraud Chargeback Representment      | FCR | 35  | CB Date             | 130  | Lien marked however, customer account is not having sufficient balance to debit     |
| 112 | U3 | Manual Adjustment                   | MA  | 180 | Txn Date            | 2001 | Manual Adjustment   |
| 113 | U2 | Manual Adjustment                   | MA  | 180 | Txn Date            | 2001 | Manual Adjustment   |
| 114 | UC | Manual Adjustment                   | MA  | 180 | Txn Date            | 2001 | Manual Adjustment   |
| 115 | U2 | Pre-Arbitration Raise               | P   | 15  | Represent ment Date | 1097 | Customer is still claiming that services are not delivered                          |
| 116 | UC | Pre-Arbitration Raise               | P   | 30  | Represent ment Date | 109  | Remitter bank customer still disputes that beneficiary account is not credited      |
| 117 | U3 | Pre-Arbitration Raise               | P   | 30  | Represent ment Date | 109  | Remitter bank customer still disputes that beneficiary account is not credited      |
| 118 | U2 | Pre-Arbitration Raise               | P   | 30  | Represent ment Date | 109  | Remitter bank customer still disputes that beneficiary account is not credited      |
| 119 | U2 | Pre-Arbitration Acceptance          | AP  | 7   | PreArb. Date        | AC   | Attributing to the Customer   |
| 120 | U2 | Pre-Arbitration Acceptance          | AP  | 7   | PreArb. Date        | 1099 | Services not provided by the merchant   |
| 121 | U3 | Pre-Arbitration Acceptance          | AP  | 5   | PreArb. Date        | 111  | Duplicate processing  |

|     |    |                              |      |    |                    |      |   |
|-----|----|------------------------------|------|----|--------------------|------|---|
| 122 | U2 | Pre-Arbitration Acceptance   | AP   | 7  | PreArb. Date       | AT   | Attributing to the Technical issue at bank/aggregator/merchant  |
| 123 | U2 | Pre-Arbitration Acceptance   | AP   | 7  | PreArb. Date       | 111  | Duplicate Processing  |
| 124 | UC | Pre-Arbitration Acceptance   | AP   | 5  | PreArb. Date       | 111  | Duplicate processing  |
| 125 | U2 | Pre-Arbitration Declined     | PR   | 7  | PreArb. Date       | 1098 | Services provided later see supporting documents  |
| 126 | U3 | Pre-Arbitration Declined     | PR   | 5  | PreArb. Date       | 113  | Beneficiary account credited manually post reconciliation   |
| 127 | U2 | Pre-Arbitration Declined     | PR   | 7  | PreArb. Date       | 113  | Beneficiary account credited manually post reconciliation   |
| 128 | U3 | Pre-Arbitration Declined     | PR   | 5  | PreArb. Date       | 112  | Beneficiary account has been credited online  |
| 129 | UC | Pre-Arbitration Declined     | PR   | 5  | PreArb. Date       | 112  | Beneficiary account has been credited online  |
| 130 | U2 | Pre-Arbitration Declined     | PR   | 7  | PreArb. Date       | 112  | Beneficiary account has been credited online  |
| 131 | UC | Pre-Arbitration Declined     | PR   | 5  | PreArb. Date       | 113  | Beneficiary account credited manually post reconciliation   |
| 132 | U3 | Refund Reversal Confirmation | RRC  | 60 | RET / Cr. Adj date | 501  | Customer Account has been credited  |
| 133 | U2 | Refund Reversal Confirmation | RRC  | 60 | RET / Cr. Adj date | 501  | Customer Account has been credited  |
| 134 | UC | Refund Reversal Confirmation | RRC  | 60 | RET / Cr. Adj date | 501  | Customer Account has been credited  |
| 135 | U2 | Re-presentment Raise         | R    | 15 | CB Date            | 1096 | Services/Goods provided see the supporting document   |
| 136 | UC | Re-presentment Raise         | R    | 3  | CB Date            | 208  | Beneficiary account credited online   |
| 137 | U3 | Re-presentment Raise         | R    | 3  | CB Date            | 208  | Beneficiary account credited online   |
| 138 | U2 | Re-presentment Raise         | R    | 15 | CB Date            | 208  | Beneficiary account credited online   |
| 139 | U3 | Re-presentment Raise         | R    | 3  | CB Date            | 209  | Beneficiary account credited manually post reconciliation   |
| 140 | UC | Re-presentment Raise         | R    | 3  | CB Date            | 209  | Beneficiary account credited manually post reconciliation   |
| 141 | U2 | Re-presentment Raise         | R    | 15 | CB Date            | 209  | Beneficiary account credited manually post reconciliation   |
| 142 | UC | Response to Complaint        | PR2C | 60 | Complaint Date     | 109  | Beneficiary customer could not be credited have raised credit for RC 00, return adjustment for RC RB transactions |
| 143 | UC | Response to Complaint        | PR2C | 60 | Complaint Date     | 107  | Customer account credited online  |
| 144 | UC | Response to Complaint        | PR2C | 60 | Complaint Date     | 103  | Customer account reversed manually post reconciliation  |
| 145 | UC | Response to Complaint        | PR2C | 60 | Complaint Date     | 102  | Customer account reversed online  |
| 146 | U3 | Response to Complaint        | PR2C | 60 | Complaint Date     | 102  | Customer account reversed online  |
| 147 | U3 | Response to Complaint        | PR2C | 60 | Complaint Date     | 103  | Customer account reversed manually post reconciliation  |
| 148 | U2 | Response to Complaint        | PR2C | 60 | Complaint Date     | 105  | Goods/services provided   |
| 149 | U2 | Response to Complaint        | PR2C | 60 | Complaint Date     | 102  | Customer account reversed online  |
| 150 | U2 | Response to Complaint        | PR2C | 60 | Complaint Date     | 103  | Customer account reversed manually post reconciliation  |
| 151 | U3 | Response to Complaint        | PR2C | 60 | Complaint Date     | 107  | Customer account credited online  |
| 152 | U3 | Response to Complaint        | PR2C | 60 | Complaint Date     | 109  | Beneficiary customer could not be credited have raised credit for RC 00, return adjustment for RC RB transactions |
| 153 | U2 | Response to Complaint        | PR2C | 60 | Complaint Date     | 106  | Goods/services not provided   |
| 154 | U2 | Response to Complaint        | PR2C | 60 | Complaint Date     | 144  | Customer Account is not Debited-General Decline   |
| 155 | U3 | Response to Complaint        | PR2C | 60 | Complaint Date     | 144  | Customer Account is not Debited-General Decline   |
| 156 | UC | Response to Complaint        | PR2C | 60 | Complaint Date     | 144  | Customer Account is not Debited-General Decline   |
| 157 | U3 | RET                          | RET  | 60 | Txn Date           | 114  | Account closed  |
| 158 | U3 | RET                          | RET  | 60 | Txn Date           | 117  | NRI account   |
| 159 | U3 | RET                          | RET  | 60 | Txn Date           | 116  | Party instructions  |
| 160 | U3 | RET                          | RET  | 60 | Txn Date           | 115  | Account does not exist  |
| 161 | U3 | RET                          | RET  | 60 | Txn Date           | 120  | Any other reason  |
| 162 | UC | RET                          | RET  | 60 | Txn Date           | 120  | Any other reason  |

|     |    |                                    |     |     |          |      |   |
|-----|----|------------------------------------|-----|-----|----------|------|---|
| 163 | U3 | RET                                | RET | 60  | Txn Date | 119  | Invalid beneficiary details   |
| 164 | UC | RET                                | RET | 60  | Txn Date | 119  | Invalid beneficiary details   |
| 165 | U3 | RET                                | RET | 60  | Txn Date | 118  | Credit freezed  |
| 166 | UC | RET                                | RET | 60  | Txn Date | 118  | Credit freezed  |
| 167 | UC | RET                                | RET | 60  | Txn Date | 117  | NRI account   |
| 168 | UC | RET                                | RET | 60  | Txn Date | 115  | Account does not exist  |
| 169 | U2 | RET                                | RET | 60  | Txn Date | 114  | Account closed  |
| 170 | U2 | RET                                | RET | 60  | Txn Date | 119  | Invalid beneficiary details   |
| 171 | U2 | RET                                | RET | 60  | Txn Date | 118  | Credit freezed  |
| 172 | U2 | RET                                | RET | 60  | Txn Date | 117  | NRI account   |
| 173 | U2 | RET                                | RET | 60  | Txn Date | 116  | Party instructions  |
| 174 | U2 | RET                                | RET | 60  | Txn Date | 115  | Account does not exist  |
| 175 | U3 | RET                                | RET | 60  | Txn Date | 1094 | Beneficiary bank unable to credit their customer account                                    |
| 176 | U2 | RET                                | RET | 60  | Txn Date | 1065 | Account debited but transaction confirmation not received at merchant location              |
| 177 | U2 | RET                                | RET | 60  | Txn Date | 120  | Any other reason  |
| 178 | UC | RET                                | RET | 60  | Txn Date | 1094 | Beneficiary bank unable to credit their customer account                                    |
| 179 | UC | RET                                | RET | 60  | Txn Date | 114  | Account closed  |
| 180 | UC | RET                                | RET | 60  | Txn Date | 116  | Party instructions  |
| 181 | U3 | TCC                                | TCC | 60  | Txn Date | 102  | Beneficiary account has been credited online  |
| 182 | U3 | TCC                                | TCC | 60  | Txn Date | 103  | Beneficiary account credited manually post reconciliation                                   |
| 183 | UC | TCC                                | TCC | 60  | Txn Date | 103  | Beneficiary account credited manually post reconciliation                                   |
| 184 | U2 | TCC                                | TCC | 60  | Txn Date | 102  | Beneficiary account has been credited online  |
| 185 | U2 | TCC                                | TCC | 60  | Txn Date | 103  | Beneficiary account credited manually post reconciliation                                   |
| 186 | UC | TCC                                | TCC | 60  | Txn Date | 102  | Beneficiary account has been credited online  |
| 187 | U2 | RET                                | RET | 180 | TCC date | 120  | Any other reason  |
| 188 | U3 | Wrong Credit Chargeback Acceptance | WA  | 35  | CB Date  | WC2  | Amount has been recovered successfully from the unintended customer account                 |
| 189 | UC | Wrong Credit Chargeback Acceptance | WA  | 35  | CB Date  | WC2  | Amount has been recovered successfully from the unintended customer account                 |
| 190 | U3 | Wrong Credit Chargeback Raise      | WC  | 60  | Txn Date | WC1  | Customer transferred funds to the unintended beneficiary account                            |
| 191 | UC | Wrong Credit Chargeback Raise      | WC  | 60  | Txn Date | WC1  | Customer transferred funds to the unintended beneficiary account                            |
| 192 | U3 | Wrong credit Representment         | WR  | 35  | CB Date  | WC4  | Customer is not accessible for obtaining debit confirmation                                 |
| 193 | U3 | Wrong credit Representment         | WR  | 35  | CB Date  | WC5  | Others  |
| 194 | UC | Wrong credit Representment         | WR  | 35  | CB Date  | WC4  | Customer is not accessible for obtaining debit confirmation                                 |
| 195 | UC | Wrong credit Representment         | WR  | 35  | CB Date  | WC5  | Others  |
| 196 | U3 | Wrong credit Representment         | WR  | 35  | CB Date  | WC3  | Lien marked however customer a/c is not having sufficient balance to debit the customer a/c |
| 197 | UC | Wrong credit Representment         | WR  | 35  | CB Date  | WC3  | Lien marked however customer a/c is not having sufficient balance to debit the customer a/c |