

Refund and ChargeBack- TPH(CSR)

SYSTEM DESIGN DOCUMENT

Version 1.0

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**Table 1: DOCUMENT REVISION LIST**

|  |  |  |  |
| --- | --- | --- | --- |
| Revision No. | Revision Date | Author | Revision Description |
| 1.0 | 19-Nov-2021 | Pranav Gandhi | This document covers Refund and Chargeback process Initiated and processed by TFL Users. |

Contents

[1 Introduction 8](#_Toc88204961)

[1.1 Purpose 8](#_Toc88204962)

[1.2 List of Abbreviations 8](#_Toc88204963)

[1.3 Audience 9](#_Toc88204964)

[2 Process Description 10](#_Toc88204965)

[2.1 Configure Reasons 11](#_Toc88204966)

[2.1.1 Pre-Requisite 11](#_Toc88204967)

[2.1.2 Business Process Map 11](#_Toc88204968)

[2.1.3 Form Specifications 11](#_Toc88204969)

[2.1.4 Validations & Business Rules 13](#_Toc88204970)

[2.1.5 Outcome of the Process 13](#_Toc88204971)

[2.2 Refund 14](#_Toc88204972)

[2.2.1 Pre-Requisite 14](#_Toc88204973)

[2.2.2 Business Process Map 14](#_Toc88204974)

[2.2.3 Form Specifications 15](#_Toc88204975)

[2.2.4 Validations & Business Rules 20](#_Toc88204976)

[2.2.5 Outcome of the Process 20](#_Toc88204977)

[2.3 Chargeback 21](#_Toc88204978)

[2.3.1 Pre-Requisite 21](#_Toc88204979)

[2.3.2 Business Process Map 22](#_Toc88204980)

[2.3.3 Form Specifications 23](#_Toc88204981)

[2.3.4 Notifications 25](#_Toc88204982)

[2.3.5 Validations & Business Rules 26](#_Toc88204983)

[2.3.6 Outcome of the Process 26](#_Toc88204984)

List of Figures

[Figure 1: Business Process Map: Configure Refund/ Chargeback Reasons 10](#_Toc88204958)

[Figure 2: Business Process Map: Refund 13](#_Toc88204959)

[Figure 3: Process Map of Chargeback 21](#_Toc88204960)

List of Tables

[Table 1: DOCUMENT REVISION LIST 3](#_Toc88204938)

[Table 2: List of Abbreviations 7](#_Toc88204939)

[Table 3: Process and Sub-process List 9](#_Toc88204940)

[Table 4: Form Specifications: List of Refund/ Chargeback Reasons 11](#_Toc88204941)

[Table 5: Form Specifications: Review Refund Screen 11](#_Toc88204942)

[Table 6- Alert and Notifications – Review Refund Screen 12](#_Toc88204943)

[Table 7: Validations & Business Rules: Initiate and Review Refund 12](#_Toc88204944)

[Table 8: Form Specifications: Initiate Refund Screen 15](#_Toc88204945)

[Table 9- Alert and Notifications – Initiate Refund Screen 16](#_Toc88204946)

[Table 10- Business Rules and Validations- Initiate Refund Screen 16](#_Toc88204947)

[Table 11: Form Specifications: Review Refund Screen 16](#_Toc88204948)

[Table 12- Alert and Notifications – Review Refund Screen 18](#_Toc88204949)

[Table 13- Business Rules and Validations- Initiate Refund Screen 18](#_Toc88204950)

[Table 14: Validations & Business Rules: Initiate Refund 19](#_Toc88204951)

[Table 15: Form Specification: Initiate Chargeback Request 22](#_Toc88204952)

[Table 16- Alert and Notifications – Initiate Refund Screen 22](#_Toc88204953)

[Table 17: Form Specification: Review Chargeback Recommendation 23](#_Toc88204954)

[Table 18- Alert and Notifications – Initiate Refund Screen 24](#_Toc88204955)

[Table 19: Notifications 24](#_Toc88204956)

[Table 20: Business Rules and Validation 25](#_Toc88204957)

# Introduction

## Purpose

The objective of this document is to outline design for Refund and Chargeback process that will be initiated from Back Office Portal. This document specifies Pre-Requisites, Business Process Maps associated with process, Form Specifications, Actions and Stakeholder details, Business Rules and Validations, Alerts and Notification, and Integration. Following are the list of Process/ Subprocesses which are covered under this document.

* Configure Refund/ Chargeback Reasons
* Refund Initiation from CSR
* Review Refund Request
* View Refund and Chargeback request status
* Review Chargeback Request

## List of Abbreviations

**Table 2: List of Abbreviations**

|  |  |
| --- | --- |
| Abbreviation | Expanded Form |
| TfL | Transport for London |
| TCS | Tata Consultancy Services Ltd. |
| TPH | Taxi and Private Hire |
| PHV | Private Hire Vehicle |

## Audience

This document is intended to provide an understanding on business functions to different teams:

* TfL Project Management
* TfL SMEs
* TCS Project team for Designing Payment Process

# Process Description

This section will cover processes and subprocesses related to Refund and Chargebacks. Customer can call to CSR and request for a Refund. CSR will take the request and Initiate Refund. Refund will be then reviewed, and decision will be taken to approve/ reject. Upon approval, refund amount will be processed with same payment method if it is valid, else cheque will be issued to process the refund. There will be configuration screens to configure Refund and Chargeback reasons.

The Chargeback process is initiated by the user through the bank. Once the chargeback request is received by TFL, the customer will be able to view the status of the chargeback request. TFL shall process the chargeback request and if approved the charges shall be credited to the requested bank. However, there can be a case that the payment becomes due post chargeback and the user needs to pay to complete an application. If the chargeback is received post issuance of a licence then the post licensing action of suspension may be initiated by TFL.

**Table 3: Process and Sub-process List**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Process** | | **Application** | | **Description** |
| 1 | Configure Reasons | Configure Refund/ Chargeback Reasons | Backoffice | Backoffice user can configure the Refund/ Chargeback reasons |
| 2 | Refund | Initiate Refund | Backoffce | This screen will come for CSR to initiate the refund. Once the request is submitted the TFL shall process the request. |
| Review Refund request | Backoffice | The TFL user will be able to review and approve/reject the request by the Customer. |
| View Refund and Chargeback Status | Online | The user will be able to view and track the submitted request. |
| 3 | Chargeback | Review Chargeback request | Online | The TFL user will be able to review and approve/reject the request received from the bank. |

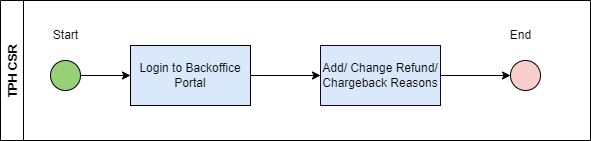
## Configure Reasons

This process will be used by CSR to configure different reason for Refund or Chargeback. CSR can view/ edit/ create the Refund and Chargeback reasons. This section will contain the pre-requisites, Business process map, Form Specifications, Validations and Business Rules and Outcome of the process.

### Pre-Requisite

* CSR should be authorised to create/ edit/ view Refund/ Chargeback reasons

### Business Process Map



**Figure 1: Business Process Map: Configure Refund/ Chargeback Reasons**

**Process Flow Description: Configure Refund/ Chargeback Reasons**

* Backoffice user will login to backoffice portal.
* CSR can create new Refund/ Chargeback reasons or CSR can select the particular reason and change the same.

### Form Specifications

This section describes form specifications for raising a refund request. Form specification contains following attributes:

**Field Name** – Indicates name of the field

**Field Type** – Indicates Data Type of field e.g., Textbox, Label, Datebox, Dropdown etc.

**Field Length** – Indicates Length of the field

**Description** – Details like brief description, condition, information etc.

**M/ O/ C/ A** – Indicates field is Mandatory, Optional, Conditional or Auto-populated

#### Form: List of Refund/ Chargeback Reasons

This form will be available at back office online portal. This form will have list of Refund/ Chargeback Reasons.

**Table 4: Form Specifications: List of Refund/ Chargeback Reasons**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sub-Section** | **Field Name** | **Field Type** | **Field Length** | **Description** | **M/O/C/A** | **Remarks** |
| ***Refund/ Chargeback Reasons Grid*** | Sr. No. | Label |  | Sr. No. | A |  |
| Refund/ Chargeback | Label |  | Denotes reason related to Refund/ Chargeback | A |  |
| Reasons | Label |  | Denotes text of reasons | A |  |
| Status | Label |  | Denotes status of reason whether it is active or inactive | A |  |
| Action | Label |  | Edit Action | A |  |

##### **Actions & Stakeholders**

**Stakeholder**: CSR

**Actions**:

**Create Reason:** - On click of this button, CSR can create new reason for Refund or Chargeback.

**Edit: -** On click of Edit, Reasons will be auto-populated, and CSR can change the Reasons.

##### **Alert and Notifications**

**NA**

##### **Business Rules and Validations**

**NA**

#### Form: Create/ Edit Refund/Chargeback Reasons

This form will be available at back office online portal. This form will be available to TFL authorised user to view/ edit/ create Refund/ Chargeback reasons.

**Table 5: Form Specifications: Review Refund Screen**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sub-Section** | **Field Name** | **Field Type** | **Field Length** | **Description** | **M/O/C/A** | **Remarks** |
| ***Create/ Edit Refund/ Chargeback Reasons*** | Process Name | Dropdown |  | It will have values like Refund or Chargeback | M |  |
| Reason | Textbox | 1000 | Refund/ Chargeback Reason | M |  |
| Start Date | Datebox |  |  | M |  |
| End Date | Datebox |  |  | A |  |
| Status | Radio button |  | Active/ Inactive | M |  |

##### **Actions & Stakeholders**

**Stakeholder**: CSR

**Actions**:

**Save**: - On click of Save, Reason will be created. If it is opened in Edit mode, then the details will be updated as input by user.

**Close: -** The unsaved changes shall be lost, and the user will be navigated to the previous screen.

##### **Alert and Notifications**

**Notification**

**Table 6- Alert and Notifications – Review Refund Screen**

|  |  |  |  |
| --- | --- | --- | --- |
| **Channel** | **Notification** | **Trigger Event** | **Notified To** |
| Backoffice Portal | Reason is successfully created | On created of a Refund/ Chargeback Reason | CSR |
| Backoffice Portal | Reason is successfully updated | On updating of a Refund/ Chargeback Reason | CSR |
| Backoffice Portal | Same Reason already exists | If same Refund/ Chargeback reason already exists | CSR |

### Validations & Business Rules

**Table 7: Validations & Business Rules: Initiate and Review Refund**

|  |  |  |
| --- | --- | --- |
| Sr. No. | Business Rules | Remarks |
| 1 | Service System should not allow to create Refund/ Chargeback Reason with same name with Same process |  |

### Outcome of the Process

* Refund/ Chargeback Reason will be created/ updated.

## Refund

This Process will be available to CSR in backoffice portal. The user will be able to raise a refund request using the process. Once the request is submitted, TFL shall validate and process the request and take a decision of either approval or rejection. If the request is approved the customer will get the refund via same payment method by which the payment was made provided if it’s still is valid or will be issued a cheque. The Customer will be notified over PMOC to confirming the submission of the request and post processing of the request.

### Pre-Requisite

* CSR should have privilege to access the service
* Customer should have paid fee for which the refund is being claimed for.
* Refund should not be initiated against same request

### Business Process Map

**Figure 2: Business Process Map: Refund**

**Process Flow Description: Raise Request (Online)**

* Customer can request CSR to initiate refund from following channels
  + Email/ Telephone/ In person
  + Post

Flow for Refunds through Email/ Telephone/ In person

1. Customer can request refund via mentioning the details in Email or can call to CSR or will come in person
2. In call cases CSR will create the refund request and process will be continued as mentioned below
3. After submission Refund request will go to TPH Operations Team
4. User from TPH Operations will check the details if details are not sufficient to process the chargeback then user will request further details/ clarification from customer via PMOC
5. If customer fails to provide requested additional information, then Refund process will end and no amount will be refunded, and customer will be notified with Refund rejection reason
6. If customer responds to additional information and details are complete the refund will be calculated and refund will be issues via original payment method
7. If original payment method is valid then Refund Receipt will be issued and sent to customer via PMOC
8. If original payment method is not valid, then request will be sent to print supplier to issue the Cheque and send to customer
9. At any stage id details are found incomplete/ invalid the Refund request will be rejected and notification for the same will be sent vis PMOC

Flow for Refunds through Post

1. Customer can request refund via mentioning the details in letter and send the same via Post
2. In this case, letter will be scanned by scan supplier and send for ICR/ OCR extraction
3. After ICR/ OCR, Refund request will be initiated by CSR and then process will be continued as mentioned above after point 6.

### Form Specifications

This section describes form specifications for raising a refund request. Form specification contains following attributes:

**Field Name** – Indicates name of the field

**Field Type** – Indicates Data Type of field e.g., Textbox, Label, Datebox, Dropdown etc.

**Field Length** – Indicates Length of the field

**Description** – Details like brief description, condition, information etc.

**M/ O/ C/ A** – Indicates field is Mandatory, Optional, Conditional or Auto-populated

#### Form: Refund Initiation Screen

CSR can search customer record and navigate to View Payment Account screen. Where in CSR will have list if all the transaction and he can select the transaction which needs to be refunded.

**Table 8: Form Specifications: Initiate Refund Screen**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sub-Section** | **Field Name** | **Field Type** | **Field Length** | **Description** | **M/O/C/A** | **Remarks** |
| ***Transaction Details*** | Transaction Reference Number | Label |  | Denotes Txn. Ref. Number | A |  |
| Transaction Date & Time | Label |  |  | A |  |
| Payment Mode | Label |  |  | A |  |
| Payment Amount | Label |  |  | A |  |
| Application/ Licence Type | Label |  | Denotes types: Driver Licence/Vehicle Licence/etc. | A |  |
| Application/ Licence Reference | Label |  |  | A |  |
| Application/ Licence Status | Label |  |  | A |  |
| ***Refund***  ***Details*** | Reason for Refund | Dropdown |  | User selects reasons for refund.  - Application Withdrawn  - Application Refused  - Application Rejected  - Retirement  - Deceased Driver  - Special refund | M |  |
| Other Reason | Textarea | 500 | User provides any other reasons for refund | O |  |
| Remarks, if any | Textarea | 500 | User provides any additional remarks that may assist CSR in approving the request | O |  |
| Supporting Documents | Attachment |  | User provides any applicable supporting documents | O |  |

##### **Actions & Stakeholders**

**Stakeholder**: CSR

**Actions**:

**Submit:** - On click of submit button, CSR’s request of Refund Initiation will be submitted in the system for TFL to process. Refund request number will be created and shown CSR and send to customer vis PMOC.

**Close: -** The unsaved changes shall be lost, and the user will be navigated to the previous screen.

##### **Alert and Notifications**

**Notification**

**Table 9- Alert and Notifications – Initiate Refund Screen**

|  |  |  |  |
| --- | --- | --- | --- |
| **Channel** | **Notification** | **Trigger Event** | **Notified To** |
| PMOC | Request for Refund is successfully submitted | If request is submitted successfully. | Customer |

##### **Business Rules and Validations**

**Table 10- Business Rules and Validations- Initiate Refund Screen**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Business Rules** | **Remarks** |
|  | The user shall only be able to initiate a refund provided the Refund request is not in progress/completed |  |
|  | The Service System shall provide the capability to prevent new cheques from being issued to a Customer if a previous Cheque was issued to a Customer for that Refund, or if the previous issued cheque was not banked within six (6) months of issue, subject to Business Rules. |  |
|  | Cheque will be issued to customer if original payment method of customer is not valid |  |

#### Form: Review Refund Screen

This form will be available at back office online portal. This form will be available to TFL authorised user to review and decide upon he refund request. The Request could either be raised by the customer/ CSR themselves using online portal or by calling/email/ postal request to CSR.

**Table 11: Form Specifications: Review Refund Screen**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sub-Section** | **Field Name** | **Field Type** | **Field Length** | **Description** | **M/O/C/A** | **Remarks** |
| ***Transaction Details*** | Transaction Reference Number | Label |  | Denotes Txn. Ref. Number | A |  |
| Transaction Date & Time | Label |  |  | A |  |
| Payment Mode | Label |  |  | A |  |
| Payment Amount | Label |  |  | A |  |
| Application/Licence Type | Label |  | Denotes types: Driver Licence/Vehicle Licence/etc. | A |  |
| Application/Licence Reference | Label |  |  | A |  |
| Application/Licence Status | Label |  |  | A |  |
| ***Refund***  ***Details*** | Reason for Refund | Label |  | Refund reasons | A |  |
| Other Reason | Label | 500 | Other reasons | A |  |
| Remarks, if any | Label | 500 | Remarks | A |  |
| Supporting Documents | Label |  |  | A |  |
| ***Review Details*** | Review Remarks | Textarea | 500 | CSR to provide any associated remarks with the refund request decision | O |  |
| Is it a partial refund? | Radio |  | User chooses: Yes/No. | M |  |
| Amount to Refund | Textbox | 20 | Complete payment amount is auto populated with the option to CSR to edit the amount in case of partial refund | M |  |
| Approve/ Reject | Radio Button |  | CSR can select whether Refund is Approved or Rejected | M |  |
| Reject Reason | Dropdown |  | CSR can select Reject reason from the dropdown list with ‘Others’ as one of the options. On selecting Others Textbox to capture Other Reason will be displayed | C |  |
|  | Other Reject Reason | Textbox | 1000 | Other Reject Reason | C |  |

##### **Actions & Stakeholders**

**Stakeholder**: TPH CSR

**Actions**:

**Approve**: - Approves the refund request and invokes the Payment Gateway API to complete the refund request transaction. If original payment method is not valid then invokes the Print functionality to initiate a print of cheque. The refund transaction reference is notified to the customer through PMOC. The corresponding application (licence) records are modified with the status.

**Reject: -**  Rejects the refund Request and the same is notified to customer through PMOC with Reason

**Request Additional Information: -** CSR can request additional information from customer from Additional Information Section.

**Close: -** The unsaved changes shall be lost, and the user will be navigated to the previous screen.

##### **Alert and Notifications**

**Notification**

**Table 12- Alert and Notifications – Review Refund Screen**

|  |  |  |  |
| --- | --- | --- | --- |
| **Channel** | **Notification** | **Trigger Event** | **Notified To** |
| PMOC | Your request has been successfully been approved. | If request is approved. | Customer |
| PMOC | Your request has been successfully been rejected. | If request is rejected. | Customer |
| PMOC | Notification for requesting Additional Information | CSR can request additional information to process refund | Customer |

##### **Business Rules and Validations**

**Table 13- Business Rules and Validations- Initiate Refund Screen**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Business Rules** | **Remarks** |
| 1 | The user shall only be able to initiate a refund provided the Refund request is not in progress/completed |  |
| 2 | The Service System shall provide the capability to prevent new cheques from being issued to a Customer if a previous Cheque was issued to a Customer for that Refund, or if the previous issued cheque was not banked within six (6) months of issue, subject to Business Rules. |  |
| 3 | Cheque will be issued to customer if original payment method of customer is not valid |  |

### Validations & Business Rules

**Table 14: Validations & Business Rules: Initiate Refund**

|  |  |  |
| --- | --- | --- |
| Sr. No. | Business Rules | Remarks |
| 1 | All the mandatory validations mentioned on form level  should be performed and highlighted. In case of all  validation is proper then Reference number will be  generated and displayed on screen. |  |
| 2 | Pro-rata refunds must be issued if a driver/operator requests a refund, surrenders their licence, and meets the set criteria\*, subject to prior approval. |  |
| 3 | Refunds for a GoL fee (drivers including driver assessments/vehicle/operators) must be issued upon request, if the application is unsuccessful/revoked or withdrawn and meets the set criteria\*. The receipt will be sent to the named person on/for the record in accordance with PCI compliant payments and GDPR. |  |
| 4 | Refunds must be auto calculated once the refund has been agreed by the processing manager. The refund is linked to set refund criteria\*. The final calculation must be validated and approved before processing to enable possible manual adjustments where required. |  |
| 5 | Refunds must be issued back to the original payment method. Under exceptional circumstances cheques may be issued. Any cheques issued must be recorded in the system including, but not limited to, cheque number, date sent and tracking number. |  |
| 6 | If TfL instructs the supplier to issue a refund, the supplier must issue the refund to the applicant within 9 days as a maximum; however, the LA may request an immediate refund in exceptional circumstances. |  |
| 7 | If refund is made by TfL to an applicant, a refund receipt must be issued within 7 days, if requested. |  |

### Outcome of the Process

* Request number will be generated on submission of the refund request.
* Refund receipt will be generated on successful payment of refund amount.

**Open Points**

* Format for Refund Receipt on successful process of Refund
* Format for each notification mentioned in Section 2.3.1.1

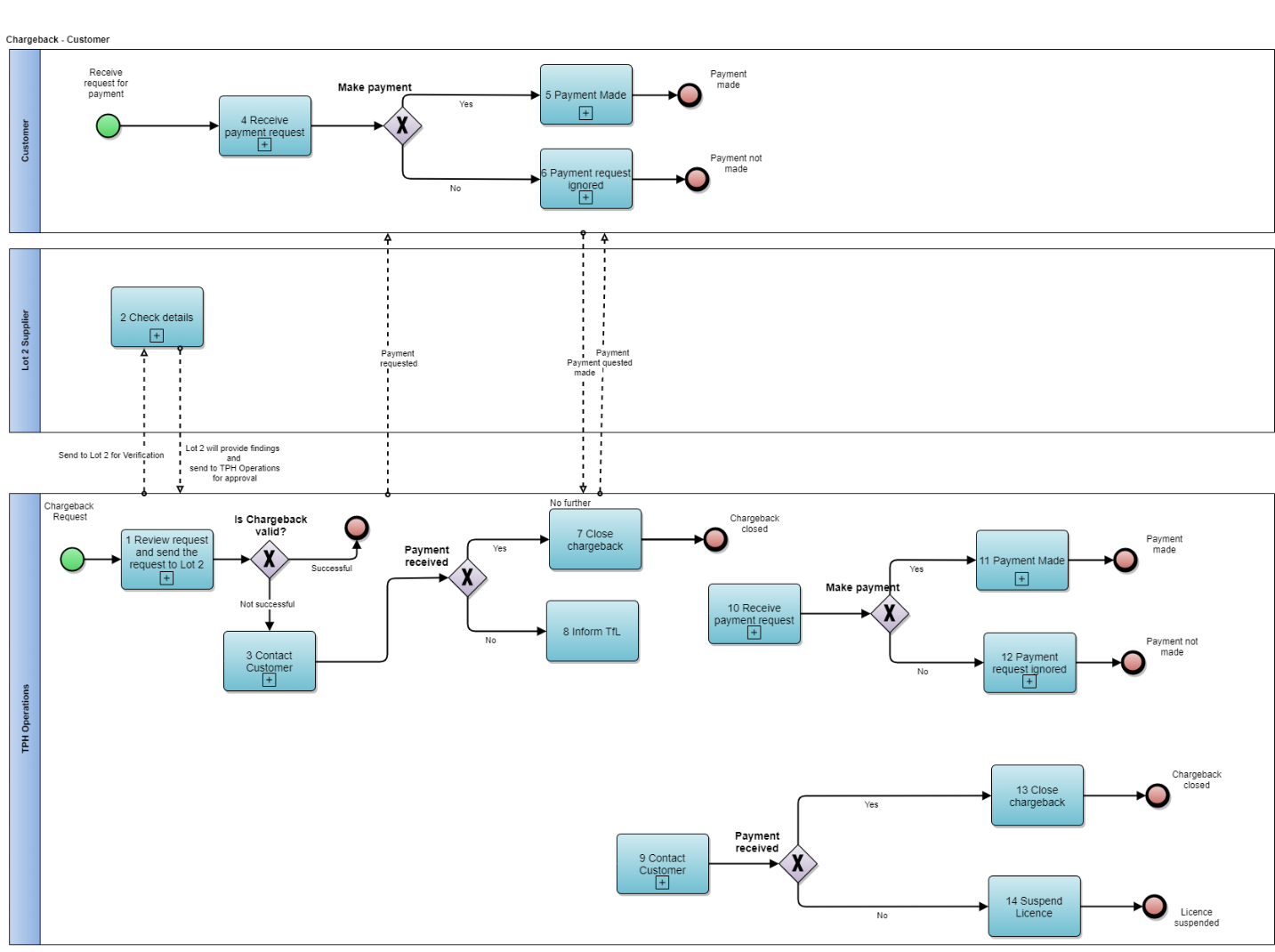
## Chargeback

This Process will be initiated from Customers to their respective banks. Bank will raise a Chargeback request with TfL. TfL will receive request from bank, create a workflow request and send the same to Lot 2 for review process. Lot 2 will review the request and provide the recommendation for approval or rejection of Chargeback. TfL user will then take decision to approve/ reject the Chargeback. If Chargeback is approved, the process will be closed, and customer will be notified. If Chargeback is rejected, then the amount will be converted to debt for customer and customer will be asked to make payment. If Customer make payment, then Chargeback process will be closed and if customer does not make payment then process for Revocation/ Suspension of licence will be initiated.

### Pre-Requisite

* CSR should have authorisation to create workflow for Chargeback request.

### Business Process Map



**Figure 3: Process Map of Chargeback**

**Process Flow Description: Raise Request (Online)**

* Customer will request the Chargeback from the bank and bank will credit the amount to customer of Chargeback request
* Bank will then send request of Chargeback to TfL then Chargeback will be processed as the following
  1. TPH Operations Team will receive the request for Chargeback. After initial review the request will be sent to Lot 2 supplier for verification purpose.
  2. Lot 2 team will check the customer details like payment details, licence details etc.
  3. Then, the request will be forwarded to TPH operations for further actions.
  4. If Chargeback is valid then process will be ended. If Chargeback is not valid then debt will be created for customer then, TPH user will contact customer and request for payment as the original amount paid was refunded by bank to customer. Customer will receive notification via PMOC to make payment.
  5. If customer, agrees to pay then payment will be recorded against customer and debt will be removed.
  6. If customer ignores payment request then, (14) Licence suspension and revocation process will be triggered
  7. If customer agrees to pay then, Chargeback will be closed, and customer will be notified for the same.

### Form Specifications

#### Form: Initiate Chargeback Request

CSR will review Chargeback request from bank received via email and fill following details and create workflow request for Lot 2

**Table 15: Form Specification: Initiate Chargeback Request**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sub-Section** | **Field Name** | **Field Type** | **Field Length** | **Description** | **M/O/C/A** | **Remarks** |
| ***Chargeback Details*** | Transaction Number | Textbox | 100 | Denotes transaction number (Original transaction) for which Chargeback is processed by banks | M |  |
| Transaction Date | Datebox |  |  | M |  |
| Bank Reference Number | Textbox | 100 | Denotes reference number generated from the bank for original transaction | M |  |
| Chargeback Amount | Decimal |  | Amount processed by bank as a Chargeback | M |  |
| Supporting Document | Attachment |  | Mail received via bank can be attached as a supporting detail | M |  |

##### **Actions & Stakeholders**

**Stakeholder**: CSR, TPH Operations

**Actions**:

**Submit:** - On click of submit button, file will be created and send to Lot 2 team for processing

**Close: -** The unsaved changes shall be lost, and the user will be navigated to the previous screen.

##### **Alert and Notifications**

**Notification**

**Table 16- Alert and Notifications – Initiate Refund Screen**

|  |  |  |  |
| --- | --- | --- | --- |
| **Channel** | **Notification** | **Trigger Event** | **Notified To** |
| Backoffice Portal | Request for Chargeback review submitted successfully | If request is submitted successfully. | CSR |

#### Form: Review Chargeback Recommendation

CSR/ TPH Operations will review Chargeback request recommendation and details provided by Lot 2. After that, CSR/ TPH Operations can approve/ reject the chargeback.

**Table 17: Form Specification: Review Chargeback Recommendation**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sub-Section** | **Field Name** | **Field Type** | **Field Length** | **Description** | **M/O/C/A** | **Remarks** |
| ***Chargeback Details*** | Transaction Number | Textbox | 100 | Denotes transaction number (Original transaction) for which Chargeback is processed by banks | M |  |
| Transaction Date | Datebox |  |  | M |  |
| Bank Reference Number | Textbox | 100 | Denotes reference number generated from the bank for original transaction | M |  |
| Chargeback Amount | Decimal |  | Amount processed by bank as a Chargeback | M |  |
| Supporting Document | Attachment |  | Mail received via bank can be attached as a supporting detail | M |  |
| ***Review Details*** | Review Remarks | Textarea | 500 | CSR to provide any associated remarks | O |  |
| Approve/ Reject | Radio Button |  | CSR can select whether Refund is Approved or Rejected | M |  |
| Reject Reason | Dropdown |  | CSR can select Reject reason from the dropdown list with ‘Others’ as one of the options. On selecting Others Textbox to capture Other Reason will be displayed | C |  |

##### **Actions & Stakeholders**

**Stakeholder**: TPH CSR/ Operations Team

**Actions**:

**Approve**: - Approves the Chargeback request and process will be closed, and customer will be notified.

**Reject: -**  Rejects the Chargeback Request and the same is notified to customer through PMOC with Reason. The amount of Chargeback will be created as debt to the customer and customer will be requested to make payment.

**Request Additional Information: -** CSR can request additional information from customer from Additional Information Section.

**Close: -** The unsaved changes shall be lost, and the user will be navigated to the previous screen.

##### **Alert and Notifications**

**Notification**

**Table 18- Alert and Notifications – Initiate Refund Screen**

|  |  |  |  |
| --- | --- | --- | --- |
| **Channel** | **Notification** | **Trigger Event** | **Notified To** |
| Backoffice Portal | Chargeback is approved | On approval of Chargeback Request | CSR |
| PMOC | Customer will receive communication for Chargeback approval | On approval of Chargeback Request | Customer |
| Backoffice Portal | Chargeback is rejected | On Rejection of Chargeback Request | CSR |
| PMOC | Customer will be notified for Rejection of Chargeback Request and requested to make payment from online portal/ IVR. | On Rejection of Chargeback Request | Customer |

### Notifications

**Table 19: Notifications**

|  |  |  |  |
| --- | --- | --- | --- |
| **Channel** | **Notification** | **Trigger Event** | **Notified To** |
| PMOC | Notification for Making Payment towards invalid Chargeback | TPH will take decision on recommendation given by Lot 2 | Customer |
| PMOC | Notification on receipt of Chargeback payment | Receipt of Payment against Payment requested for Chargeback | Customer |
| PMOC | Notifications on non-receipt of payment for chargeback from customer | At a certain frequency – If customer does not pay | Customer |
| PMOC | Notification on Initiating Surrender of Licence request in case of Non-receipt of Payment | Initiating Surrender of Licence request in case of Non-receipt of Payment | Customer |

### Validations & Business Rules

**Table 20: Business Rules and Validation**

|  |  |  |
| --- | --- | --- |
| Sr. No. | Business Rules | Remarks |
| 1 | Licensees shall be sent 3 letters requesting payment arising from chargebacks at an interval of 14 days until payment is received. |  |
| 2 | If payment is not received after the final letter, then further action may be taken. |  |

### Outcome of the Process

* Payment receipt will be generated on successful payment of Chargeback.

**Open Points**

* Format for each notification mentioned in Section 2.2.4