

Customer Guidelines for Disputes related to failed Electronic Transactions

- A 'failed transaction' is a transaction which has not been fully completed due to any reason not attributable to the customer such as failure in communication links, non-availability of cash in an ATM, time-out of sessions, etc. Failed transactions shall also include the credits which could not be effected to the beneficiary account on account of lack of full information or lack of proper information and delay in initiating a reversal transaction.
- Customers may call on 1800 208 2121 for reporting a dispute related to failed electronic transaction 24/7.
- Customers may visit nearest branch office for filing a dispute related to failed electronic transaction during business hours on working days.
- In case of any complaints on failed electronic transactions submitted through email to customercare@ujjivan.com and those submitted through letter will be attended by the Bank within reasonable time from the receipt of complaint. The complaints received during non-working hours and holidays will be attended on the next working day.
- Complaint reporting by customer should be within
 - 60 days for ATM disputes
 - 60 days for POS/Ecom disputes
 - 60 days for UPI & IMPS disputes from the date of transaction.
- If customer reports the failed electronic transaction in between 60th Day to 90th Day from the date of transaction, GOOD FAITH charge back can be raised in portal, compensation is applicable only for ATM transactions. If customer reports failed transaction after 90 days from the date of transaction, Good faith mail will be sent to acquirer bank, customer is not eligible for compensation.
- Turn-around-time for good faith chargeback is 15 days for ATM, 30 days for POS/ECOM and no TAT is defined for IMPS/UPI.
- Ujjivan, as a remitter bank, shall raise the Chargeback request through NPCI portal on same day for complaints received up to 4 PM.
- Complaints received after 4 PM shall be raised for chargeback request by next working day
- For all disputed cases, customers shall be required to provide the transaction information namely, transaction date, transaction amount, transaction reference number, merchant slip in case of failed POS/E-COM/UPI transaction, etc.
- In case of customers of banks using their ATM/Debit card in Ujjivan ATM and in the cases where the account got debited but cash not dispensed the customers to approach their respective bank for lodging the complaint.
- If the customer(Remitter) is sending money using UPI/IMPS/NEFT from the other bank (Remitter bank) to a beneficiary account being held with Ujjivan, and his/her account gets debited but not credited to beneficiary's account, the customer shall approach their respective bank (remitter bank) to report the complaint of failed transaction.

- Time frame for resolution:
 - T+5 Days in case of failed ATM transactions/ POS/ ECOM transactions
 - T+1day for UPI transactions(transfer of funds)
 - T+4days for UPI transaction(Payment to merchant)
 - T+1 day for IMPS transactions(transfer of funds)(Note: T being the date of Transaction)
- If the dispute is not resolved within the time specified as above, the customer will be compensated as per the “Customer Compensation Policy” of the Bank
- The customer may also escalate the complaint to next levels as specified in Bank’s Grievance Redressal notice displayed on Branch Notice Board as well as Bank’s Website