



Transcorp International Limited **Customer Grievances Redressal Policy**

Version: V2

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Transcorp believes in providing an excellent and transparent approach in customer service and support to sustain and achieve business growth. As a service provider industry, customer service and customer satisfaction are the prime concerns of Transcorp, and the object of this policy is to minimize instances of customer complaints through proper service delivery and review mechanism and prompt redressal of various types of Customer Grievance Redressal Policy customer complaints. Customer satisfaction is our main objective, and we strive to build healthy customer relationships and deliver excellent service throughout.

Our Grievance Redressal Policy aims at minimizing instances of customer complaints and grievances through proper service delivery and prompt redressal of customer grievances.

As required under the applicable RBI Guidelines, Transcorp has developed a procedure for promptly attending to grievances of the customers in respect of various issues. This is done by setting up a "customer support" and a "grievance redressal mechanism". Transcorp policy on grievance redressal follows the under noted principles.

- Transparency at all times in the process.
- Courteous and fair treatment of our customers always.
- Free and easy approach by the users in case of any concerns.
- A prompt and timely response towards all and any issues/concerns raised by the customers.
- Customers are informed about the channels to escalate their complaints, concerns and grievances within Transcorp if they are not satisfied with the resolution of their complaints.
- Transcorp values each customer equally and will take care of all complaints efficiently and fairly.
- All employees at Transcorp must work in good faith and without prejudice to the interests of the users.
- Transcorp constantly works towards achieving newer and smarter mechanisms to receive and redress customer grievances. The details of grievance redress mechanism are placed in the domain of public knowledge.

Details	Level 1	Level 2	Level 3 (Nodal Officer)	Level 4 (Principal of Nodal Officer)
Name	Miss. Komal Shukla	Mr. Deepak Ahooja	Mr. Mayank Aggarwal	Mr. Jayesh Kumar Poonia
E-Mail ID	cards@transcorpint.com	support.ppi@transcorpint.com	nodalofficer@transcorpint.com	pno@transcorpint.com
Contact No.	93123 31145	78498 37387	93109 26506	7849837370
Address	Transcorp Tower, 5th Floor, Moti Doongri Rd, Adarsh Nagar, Jaipur, Rajasthan 302001	Transcorp International Limited Plot No. 3, HAF Pocket, sector 18A, Dwarka, Phase-II, New Delhi -110075	Transcorp International Limited Plot No. 3, HAF Pocket, Sector 18A, Dwarka, Phase-II, New Delhi-110075	Transcorp Tower, 5th Floor, Moti Doongri Rd, Adarsh Nagar, Jaipur, Rajasthan 302001

FOR ALL SERVICE-RELATED QUERY AND COMPLAINTS & CHARGEBACK RELATED ISSUES

We recommend our customers to send us their query/grievance by logging through Transcorp account and using the 'Help and Support' section. It is also recommended that the customer writes the complaint reference number provided by our customer care team in all further communication with us regarding a particular issue. This enables us to get more details about the customer and the query quickly and helps to resolve the query faster.

Estimated time taken to address your queries, concerns, complaints:

Suitable timelines have been set for every complaint depending upon the nature of queries and the investigations lead time which would be involved in resolving the same. Here are the estimated timelines at various levels of queries/escalations:

- First response to a user's query/ concern - 48 hrs.
- Follow-up queries - 72 hrs.
- Escalated cases- 7 days
- In all other cases- 15 days to 30 days (max)

CUSTOMER SUPPORT VISION

We strive to achieve high standards of customer support. Our customer support goals revolve around one basic concept – customer satisfaction is more important than commercial interests.

Our belief is that even if we have a single dissatisfied customer, we have not maintained our quality standards. This is why we constantly look for opportunities to improve our quality management process. We regularly upgrade to advanced technologies so that we can minimize instances of complaints. Also, our processes push a sense of high customer responsibility into our corporate culture.

STAFF SUPPORT TRAINING

To create this kind of corporate culture, we strictly follow a multi-step process of training our expanding team that manages customer support. We encourage all our customers to contact us, so that we can understand and assist them with their concerns.

YOUR RESPONSE TIME

The following is a tabular representation of our turnaround time for specific types of queries:

TYPE OF QUERY / CONCERN TURNAROUND TIME (IN BUSINESS DAYS)

- ✓ Crediting meal vouchers / medical reimbursements– 2 Days
- ✓ Uncaptured payment refund – 2 Days
- ✓ Bill review-- 2 days
- ✓ Merchant suggestion - 3 days

- ✓ Merchant settlement - 3 days
- ✓ IMPS/NEFT Out Refund- 7 days
- ✓ Auto revert of unsettled Rupay card payments-- 15 days

Our customer grievance redressal policy focuses on collecting valuable feedback from our customers. Our policy also assigns relevant authorities to address our customers' queries and concerns. Please contact us at support.ppi@transcorpint.com for giving your valuable feedback.

Policy on enhanced customer protection and for reporting if unauthorized payment transactions by customer and liability of various parties related to the unauthorized payment transactions

The company will establish all the required systems and will educate the customer on measures to avoid unauthorized payment transactions. The policy will be applicable on all categories of PPIs including: -

- i. Remote / Online payment transactions (transactions that do not require physical PPIs to be presented at the point of transactions e.g. wallets, cardnot present (CNP) transactions, etc.).
- ii. Face-to-face / Proximity payment transactions (transactions which require the physical PPIs such as cards or mobile phones to be present at the point of transactions e.g. transactions at Point of Sale, etc.).

Reporting of unauthorized payment transactions by customers to the company

- i. The systems will be made to ensure that the customers mandatorily register for SMS alerts and register for e-mail alerts, for electronic payment transactions.
- ii. The SMS alert for any payment transaction in the account shall mandatorily be sent to the customers and e-mail alert may additionally be sent, wherever registered. The transaction alert will have a contact number and / or e-mail id on which a customer can report unauthorized transactions or raise any objection.
- iii. Customers are advised to notify the company of any unauthorized electronic payment transaction at the earliest. Customer are informed that the delay in reporting to the company may increase their liability and risk of loss.
- iv. To facilitate customer service the company shall provide customers with 24x7 access via website / SMS / e-mail / a dedicated toll-free helplinefor reporting unauthorized transactions that have taken place and / or loss or theft of the PPI.
- v. A direct link for lodging of complaints, with specific option to report unauthorized electronic payment transactions shall be provided by company on mobile app / home page of the website /any other evolving acceptance mode as and when decided.
- vi. Upon receiving a report of an unauthorized payment transaction, the company will:
 - a. Acknowledge the report immediately (or send an auto-response) to the customer with a registered complaint number.
 - b. Take immediate action to prevent further unauthorized payment transactions in the customer's PPI.
 - c. Record the time and date of the alert sent to the customer and the receipt of the customer's response, which will be used to determine the extent of the customer's liability.

Limited liability of a customer

A customer's liability arising out of an unauthorized payment transaction will be limited to following:

S.No.	Particulars	Maximum Liability of Customer
(a)	Contributory fraud / negligence / deficiency on the part of the Company (irrespective of whether the transaction is reported by the customer)	Zero
(b)	Third party breach where the deficiency lies neither with the company nor with the customer but lies elsewhere in the system, and the customer notifies the Company regarding the unauthorized payment transaction. The per transaction customer liability in such cases will depend on the number of days lapsed between the receipt of transaction communication by the customer from the company and the reporting of unauthorized transaction by the customer to the PPI issuer (Company) -	
	i. Within three days#	Zero
	ii. Within four to seven days#	Transaction value or ₹10,000/- per transaction, whichever is lower
	iii. Beyond seven days#	Up to transaction value
(c)	In cases where the loss is due to negligence by a customer, such as where he / she has shared the payment credentials, the customer will bear the entire loss until he / she reports the unauthorized transaction to the Company. Any loss occurring after the reporting of the unauthorized transaction shall be borne by the Company.	

The number of days mentioned above shall be counted excluding the date of receiving the communication from the Company. The above shall be clearly communicated to all PPI holders.

Reversal timeline for zero liability / limited liability of a customer

On being notified by the customer, the company shall credit (notional reversal) the amount involved in the unauthorized electronic payment transaction to the customer's PPI within 10 days from the date of such notification by the customer (without waiting for settlement of insurance claim, if any), even if such reversal breaches the maximum permissible limit applicable to that type / category of PPI. The credit shall be value dated to be as of the date of the unauthorized transaction.

Further, the company shall ensure that a complaint is resolved and the liability of the customer, if any, established within 90 days (maximum) from the date of receipt of the complaint, and the customer is compensated as per the above policy. In case the company is unable to resolve the complaint or determine the customer liability, if any, within 90 days, the amount as prescribed above shall be paid to the customer, irrespective of whether the

negligence is on the part of customer or otherwise.

Direct Link to RBI Complaint Management System (CMS)

As part of our compliance with the **RBI Integrated Ombudsman Scheme 2021 (as amended from time to time)**, Company ensures that customers have easy access to escalate unresolved grievances to the **RBI Complaint Management System (CMS)** under the following circumstances:

1. If their complaint remains unresolved for **30 days** from the date of filing with Transcorp/ Co-branding partner.
2. If the resolution provided is unsatisfactory.

Access the RBI CMS Portal

- Link: <https://cms.rbi.org.in/>
- The direct link to the RBI CMS portal is prominently provided on:
 1. The home page of the company's official website.
 2. The platforms of all co-branding partners, where applicable.

Timelines and Redressal Process

- Customers are advised to first utilize the internal grievance redressal mechanism of Transcorp.
- If Transcorp fails to resolve the complaint within **30 days**, the customer can approach the Banking Ombudsman via the RBI CMS portal.
- The RBI Ombudsman will review the complaint and attempt to resolve the issue through mediation or a formal adjudication process, as deemed necessary.

