

## Grievance Redressal Policy

### Background

Customer Service is a key focus area of Worldline. Customer Service for the Worldline is a holistic approach targeting consistent improvement in customer experience and quality of operations. We strongly believe that a satisfied customer is the most important factor in developing our business.

Worldline's Grievance Redressal Policy has been formulated in line with regulator guidelines on Customer Service. Policy outlines the framework for addressing customer grievances.

Worldline defines a complaint as any deficiency or gap in service delivery towards the commitment provided to the customer. Complaints could be on account of breach in committed turnaround time or non-fulfilment of any valid request customer has placed with Worldline.

Policy is made available in public domain (Worldline's website & Branches).

### Objective

The Objective of the policy is to ensure that:

- All customers are treated fairly and without bias at all times.
- All complaints, requests and queries received from customers are responded with courtesy as per defined timelines
- Customers are fully informed of avenues to escalate their grievance within Worldline and their rights to escalate, if they are not satisfied with the response of Worldline.

### Applicability/Coverage

The policy is applicable to:

- IPG merchants
- Merchants using Worldline's Payment Aggregation services
- Merchants using Worldline's Payment Gateway
- Customer making payments at Merchants who are using Worldline's Payment Aggregation and/ or Payment Gateway services

### Aspects of Grievance Redressal Policy

- Worldline provides multiple touch –points to customers to register their grievance such as Call Centre and Email.
- Once the grievance is registered, Worldline takes it up with the concerned department for resolution.
- The customer shall be provided with information regarding the channels they can access to service their requirements and resolve their issues. In addition, the turnaround- time for issues to be redressed, including investigation and resolution shall be communicated transparently.
- Resolution is provided as per the defined Turnaround time
- Worldline uses appropriate system for tracking and reporting the grievances raised by customers
- For all interactions received through regulator, timelines as mandated by respective regulator will be adhered to
- Worldline shall have forums at various levels to review customer grievances and enhance the quality of customer service.

## Time frames

- Customer disputes relating to PG transaction : 120 days (or as defined by card schemes)
- Customer disputes relating to Payment Aggregation transactions : 30 days
- Customer disputes relating to Merchant Payments : 10 days
- For all other interactions which do not fall under the above categories, the response time at each level stands as 10 days

## Channels available for customers to report grievance

### Level 1: Customer Service Desk

- a. Level 1 includes call center and email. Worldline will acknowledge the customer issue and capture the same in the appropriate system
- b. Worldline has a defined turnaround time of 10 days for a response
- c. If the customer is not satisfied with the response offered then customer may choose to refer the matter to Level 2 (Circle Nodal officer)

L1: [wl-in.ipghelpdesk@worldline.com](mailto:wl-in.ipghelpdesk@worldline.com)

L1: 040 – 2785 8105

L1:– contact us [Worldline | Policies and Documents](#)

### Level 2: Nodal Officer

#### Circle Nodal Officer

- a) Nodal office will acknowledge the customer issue and record in the system
- b) Worldline has a defined turnaround time of 10 days for a response
- c) If the customer is not satisfied with the response offered then customer may choose to refer the matter to Level 3 (Principal Nodal officer)

L2: Nodal Officer Name – Ms Reshma Vyas

L2: Nodal Officer Email Id – [reshma.vyas@worldline.com](mailto:reshma.vyas@worldline.com)

### Level 3: Principal Nodal Officer

- a) Principal Nodal office will acknowledge the customer issue and capture the same in the appropriate system
- b) Worldline has a defined turnaround time of 10 days for a response at this level

L3: Principal Nodal Officer Name – Ashokkumar Puthran

L3: Principal Nodal Officer Email Id - [ashokkumar.puthran@worldline.com](mailto:ashokkumar.puthran@worldline.com)

## Internal Review Mechanism

Worldline has set up the following committees & review mechanism to monitor and review quality of customer service and grievance redressal mechanism of Worldline.

a. **Customer Service Committee of the Board:** This committee of the Board is responsible to oversee & guide implementation of service enhancement initiatives across Worldline. The Committee meets once every quarter to review customer complaints, regulatory mandates, policy decisions, review Worldline's performance on initiatives to enhance customer experience.

b. **Standing Committee on Customer Service:** The Committee meets quarterly and is responsible for orienting, educating & creating awareness among customer, more importantly this serves as a forum to understand customer feedback about Worldline's products & services. Matters deliberated in this meeting are further taken up for service development & product enhancement to elevate the quality of service delivered to customers. This meeting is attended by senior management of Worldline and customers are invited to attend the meetings

## Record Keeping

- The record of complaints are maintained for a minimum period of ten years from the date of resolution.
- Backup copies are maintained as per the latest Backup Policy under the Information Systems Security Policy

## Review of policy:

The policy has been approved by the Customer Service Committee of the Board and is reviewed at regular intervals. These reviews shall consider the following:

- Internal factors such as changes in organisational structure or products and services offered
- External factors such as changes in legislation or technological innovation
- The results of audit, if any conducted during the year by internal / external auditors.

**The policy would be available on Worldline's website**