

# Customer Grievance Redressal Policy

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For internal use

## Version History

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## Executive Summary

Worldline ePayments India Private Limited (hereinafter referred to as 'WEIPL' or 'the Company') offers a host of payment solutions that includes Payment Aggregator ('PA') services, Payment Aggregator – Cross Border ('PA-CB') services and other ancillary services.

The Company is committed towards facilitating a quick and efficient customer grievance redressal framework which will help the Company to resolve customer issues and complaints in a hassle-free manner. "Prompt and efficient customer service has become the key to the success of any organization". This applies specifically to Payment aggregators, as PAs are service organizations. In today's age, the customer is highly aware of their rights and more demanding thus, making it vital for PA to deliver all services in a courteous, and timely manner.

At the core, customer centricity is expected from each employee, and an opportunity to create customer retention and loyalty. All the employees of WEIPL are expected to comply with the Worldline group "Code of Ethics and Business Conduct Policy" rules in interacting with customers and addressing customer grievance issues. In addition to this document, the customer grievance redressal and dispute resolution process are guided by the Worldline group's "Code of Ethics and Business Conduct" Policy.

# 1 General information

## 1.1 Scope of the document

As per, Reserve Bank of India ('RBI') guidelines on the Regulation of PAs dated March 17, 2020, PAs are required to put in place the Customer Grievance Redressal Policy ('Grievance Redressal Policy'), which will delineate the process of handling the customer complaints/grievances and the escalation matrix. In this context, WEIPL has put in place this comprehensive Customer Grievance Redressal Policy to resolve customer grievances and complaints which is duly approved by its Board of Directors ('the Board').

## 1.2 External references

Name	Location
<b>RBI Guidelines on Regulation of PA</b>	<a href="https://rbi.org.in/Scripts/NotificationUser.aspx?Id=11822">https://rbi.org.in/Scripts/NotificationUser.aspx?Id=11822</a>
<b>Regulation of Payment Aggregator – Cross Border (PA - Cross Border)</b>	<a href="https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12561">https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12561</a>
<b>RBI Guidelines on Harmonization of TATs</b>	<a href="https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11693">https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11693</a>

## 1.3 Terms and definitions

The applicable terms and definitions are part of the Worldline lexicon.

In particular, the following terms and acronyms are important for the purpose of this document:

Note - The term Customer(s) and Merchant(s) have been used interchangeably throughout this Policy document

Terms	Definition
<b>Bank or Financial Institution</b>	Banking companies, Financial Institutions, and card network operators, including prepaid/cash card providers with whom the Company has entered into a contract.
<b>Customers/Merchant</b>	A legal entity(s) that is a stakeholder in the transaction life cycle which involves the Company.

## 2 Policy

### 2.1 Policy Statement

The purpose of this Policy is to set forth the policies and procedures to be followed in receiving, handling and responding to any grievance against WEIPL in respect of the services offered to the Merchant. The Company has outlined its broad objectives for handling the grievances:

- To provide fair and equal treatment to all Customers without bias at all times.
- To ensure that all issues raised by Customers are dealt with courtesy and resolved in stipulated timelines.
- To develop an adequate and timely organizational framework to promptly address and resolve grievances fairly and equitably.
- To ensure that the Customer is aware of all the available grievance redressal mechanisms offered by the Company.
- To provide an enhanced level of customer satisfaction.
- To provide easy accessibility to the subscriber for an immediate Grievance redressal.
- To put in place a monitoring mechanism to oversee the functioning of the Grievance Handling Policy.
- To continuously work towards enhancing the service quality based on the periodic review of the grievance redressal mechanism.

#### 2.1.1 Grievance filing mechanism

WEIPL will address all complaints/ concerns of Merchants arising out of the services provided by the Company as well as those activities that have been outsourced. The Company has structured a grievance redressal mechanism for handling all the Merchants' issues and complaints effectively.

This Grievance Redressal Policy is accessible to all the Customers and it ensures that information is readily available on the modalities of raising and resolving complaints. This Policy is available on the website of the Company

The Grievance Redressal Policy outlines the below mechanism to handle Merchants complaints efficiently and effectively:

##### 2.1.1.1 Registrations of Complaints/ Grievance

Merchants will be able to raise a grievance request through the following channels:

- Helpline Number: Merchants can call at contact numbers provided on the website to register their complaints.
- Email: Merchants can register complaints via email designated by the Company to raise their issues and concerns. Such grievances will be looked into by the WEIPL team internally.
- Letter: Alternatively, Merchants may also raise the grievance/ complaint by writing to the Nodal Officer of the Company at the following address:

To,  
Principal Nodal Officer  
Worldline ePayments India Private Limited,  
Raiaskaran Tech Park (formerly known as Logitech Park),  
Tower-1, 2nd floor, Phase – 3, Andheri East,  
Mumbai – 400072, India.

### 2.1.1.2 Acknowledgment and Processing of Grievance Request

WEIPL has deployed a comprehensive Central Grievance Management System to manage Merchant complaints and grievances. The company will handle/manage the grievance requests as per standard process and in an unbiased manner, as per the following process:

- The grievances received through various channels viz. calls /emails /letters will be recorded in the Central Grievance Management System
- An auto acknowledgement will be sent to the Merchant on receipt of the grievance with a Unique Grievance Request Number
- The queries/complaints/ grievances which can be answered on the phone calls will be answered immediately.
- Customers/Merchants will be required to give appropriate and relevant information to lodge a complaint/grievance, such information should contain the transaction reference number/ previous case ID/other relevant reference numbers, copies of supporting documents, wherever applicable.
- Grievances shall be resolved within three working days and the resolution will be communicated along with the acknowledgement to the concerned Customer/Merchant.
- Failed transactions shall be resolved as per the timelines prescribed by RBI vide circular dated September 20, 2019, on Harmonization of TATs and customer compensation for failed transactions using authorized Payment Systems.
- All grievances/complaints will be monitored and marked as closed only after resolution of the Customer grievance.
- All complaints will be escalated to the next/higher level of authority internally for cases pending resolution for more than two (2) weeks from the date of sending acknowledgement.
- The Service Delivery team will be responsible for overall managing and monitoring the resolution of complaints received by the Company and periodically put up the same for review by the Senior Management/ the Board.
- Complaint details will be kept confidential and will be shared with other organizations / regulatory authorities only if in accordance with the relevant laws and on a need basis.
- Note – In case the complaint/grievance received does not pertain to the intermediary, it will be transferred to the concerned intermediary within three (3) working days, with formal intimation to the Merchant.

### 2.1.2 Escalation Matrix and Appointment of the Nodal Officer

In case a customer is not satisfied with the resolution provided by the Customer service team, the customer has the option to escalate the complaint to a higher authority, as per the escalation matrix displayed on the website.

The Company had appointed and designated a Principal Nodal Officer(PNO) to handle the Customer complaints/grievances. If the Customer is not satisfied with the Solution/redressal provided by the Company for his/her grievances or if it has not been resolved by respective teams within seven days, he/she may escalate the grievance to the Nodal Officer. The contact details of the Nodal Officer shall be displayed on the website.

The Escalation Matrix is displayed on the website.

Customers will also have recourse to the Ombudsman appointed by RBI, in case the customer is not satisfied with the resolution provided by WEIPL or if the complaint is not resolved within 30 days.



### 2.1.3 Resolution & Closure of Grievances

The Customer/Merchant will be intimated on the resolution of the grievance/complaint. The intimation of resolution will contain the Date of receipt of the complaint/grievance, Unique Grievance Number, Name, Designation and Contact details of the Officer in communication.

Every grievance will be disposed of within thirty(30) days from its receipt and a final reply will be sent to the Merchant, containing details of the resolution or rejection of the complaint, with reasons thereof recorded in writing.

## 2.2 Policy Governance

Management shall periodically review the complaints based on MIS reports. The Company will periodically review this Policy in line with the RBI regulations and recommend changes, if necessary, to the Board. Any such updates/ changes to this Policy will be approved by the Board and communicated to the relevant staff/ stakeholders.

Governance Body	Focus	Frequency
<b>Board</b>	RBI Regulations and Practice	Annual