

## Dispute Redressal Mechanism - Unified Payments Interface

1. Every end-user customer can raise a complaint with respect to a UPI transaction, on the PSP app / TPAP app.
2. End-user customer can select the relevant UPI transaction and raise a complaint in relation thereto
3. A complaint shall be first raised with the relevant TPAP in respect to all UPI related grievances / complaints of the end-user customers on-boarded by the PSP Bank / TPAP (if the UPI transaction is made through TPAP app). In case the complaint / grievance remains unresolved, the next level for escalation will be the PSP Bank, followed by the bank (where the end-user customer maintains its account) and NPCI, in the same order. After exercising these options, the end-user customer can approach the Banking Ombudsman and / or the Ombudsman for Digital Complaints, as the case may be.
4. The complaint can be raised for both the types of transactions i.e. fund transfer and merchant transactions
5. The end-user customer shall be kept communicated by the PSP / TPAP by means of updating the status of such end-user customer's complaint on the relevant app itself.

