भारतीय राष्ट्रीय भुगतान निगम
National Payments Corporation of India

NPCI/NFS/OC No.11/2009-10 March 12, 2010

To

All Member Banks of National Financial Switch (NFS)

Dear Sir / Madam,

Upload of JP / EJ copies into Online Dispute Management System

Further to the Operating Circular number 07 issued on January 25, 2010, we have noticed that, a few member banks are not adhering to the DMS procedure relating to uploading the EJ / JP copies into Online Dispute Management System (DMS). It may be appreciated that every Member Bank needs to follow the below process to upload the EJ/JP copies into DMS.

Valid JP/EJ means a JP/EJ that has the transaction details which should prove that the particular transaction is a successful withdrawal of cash.

1. Acquiring Bank should upload JP/EJ as evidence for proving a transaction as successful withdrawal or raising a Debit Adjustment or Disputing Chargeback (Representment).
2. JP/EJ should have the transaction details viz. Transaction date, Transaction time, ATM ID, Card number, RRN, Response Code, Transaction amount etc. and it should be pertaining to the disputed transaction
3. Uploaded copy of JP/EJ Should be legible
4. Banks should not upload switch logs
5. The copy of JP/EJ should have the disputed transaction details along with one previous and one subsequent transaction. Disputed transactions clearly marked.

It may also be noted that, Acquiring banks should not dispute the Representment or debit adjustment through On Line Dispute Management System (DMS), such disputes should be taken up with the issuing banks directly out of DMS.

Member Banks are advised to take a note o the above and work towards refinement of the NFS system and procedure.

(A.P. Hota)
Chief Executive Officer

सी-9, 8वी मंजिल, आरबीआई प्रिमायसेस्, बान्दरा-कुर्ला कॉम्प्लेक्स, बान्दरा (पूर्व), मुंबई - 400 051.
दूरभाष: 2657 3150 ● फैक्स: 2657 1001 ● वेबसाइट: www.npci.org.in ● ई-मेल: contact@npci.org.in
C-9, 8th Floor, RBI Premises, Bandra Kurla Complex, Bandra (E),, Mumbai - 400 051
Phone: 2657 3150 ● Fax: 2657 1001 ● Website: www.npci.org.in ● E-mail: contact@npci.org.in