

Annexure C

List of documents to be submitted by NFS members at each stage of dispute for Cash Deposit transactions:

Dispute type	Issuer – Beneficiary Dispute cycle		Issuer – Acquirer Dispute cycle	
	Raised by	List of Documents / supporting	Raised by	List of Documents / supporting
Inquiry Request (IR)	Issuer	Customer dispute letter, if available	Issuer	Customer dispute letter, if available, explaining nature of complaint
IR Fulfilment	Beneficiary	Confirmation of credit to Beneficiary a/c. (Refer format - B)	Acquirer	a) Copy of EJ/JP log(Refer note below) b) Bank's Declaration (Refer format - A)
Chargeback	Issuer	a) Customer dispute letter, if available b) Any other information Issuing bank wants to submit to the Beneficiary bank can be updated in 'Remarks' field in DMS	Issuer	a) Customer dispute letter, if available, explaining nature of complaint b) Any other information that Issuing bank wants to submit to the Acquirer can be updated in 'Remarks' field in DMS
Representment	Beneficiary	Confirmation of credit to Beneficiary a/c. (Refer format - B)	Acquirer	a) Copy of EJ/JP log(Refer note below) b) Bank's Declaration (Refer format - A)
Pre-arbitration	Issuer	Any information that Issuing bank wants to submit to the Beneficiary bank can be updated in 'Remarks' field in DMS	Issuer	Any information that Issuing bank wants to submit to the Acquirer can be updated in 'Remarks' field in DMS

Pre-arbitration Rejection	Beneficiary	<p>a) Confirmation of credit to Beneficiary a/c. (Refer format - B)</p> <p>b) Any other information Beneficiary bank wants to submit to Issuing bank can be updated in 'Remarks' field in DMS.</p>	Acquirer	<p><u>Mandatory documents:</u></p> <p>a) Copy of EJ/JP log (Refer note below)</p> <p>b) Bank's Declaration (Refer format - A)</p> <p>c) Copy of Switch Log (Refer note below)</p> <p><u>Additional documents:</u></p> <p>d) Cash certificate – certifying overage, shortage or tallied position</p> <p>e) Cash verification/cash balancing report</p> <p>f) CCTV footage. In case of unavailability of CCTV footage, a proper reason should be provided.</p> <p>g) Any other information Acquirer wants to submit to Issuing bank can be updated in 'Remarks' field in DMS.</p> <p><u>Note:</u> The additional documents are not mandatory; however, Acquirer shall endeavor to provide the additional documents while rejecting pre-arbitration wherever possible in support of their claim and for resolution of the dispute.</p>
Arbitration	Issuer	Issuer Submission Form – Cash Deposit (Refer format - D)	Issuer	Issuer Submission Form – Cash Deposit (Refer format - D)

Arbitration documents submission	Beneficiary	<p>a) Confirmation of credit to Beneficiary a/c. (Refer format - B)</p> <p>b) Any other information Beneficiary bank wants to submit to Issuing bank can be updated in 'Remarks' field in DMS.</p>	Acquirer	<p>a) Acquirer Submission Form – Cash Deposit (Refer format - C)</p> <p>b) Copy of EJ/JP log (Refer note below)</p> <p>c) Bank's Declaration (Refer format - A)</p> <p>d) Copy of Switch log (Refer note below)</p> <p>e) Cash Tally Certificate – certifying overage, shortage or tallied position</p> <p>f) Cash verification/cash balancing report</p> <p>g) CCTV footage of disputed transaction. In case of unavailability of CCTV footage a proper reason should be provided.</p> <p>h) Clarification explaining any inconsistency in EJ, switch log, etc. to substantiate that the transaction is successful.</p> <p>i) Any other information Acquirer wants to submit to Issuing bank can be updated in 'Remarks' field in DMS.</p>
Credit Adjustment	Beneficiary	Any information Beneficiary bank wants to submit to Issuing bank can be updated in 'Remarks' field in DMS.	Acquirer	<p>a) Copy of EJ/JP log(Refer note below)</p> <p>b) Bank's Declaration (Refer format - A)</p>

Raising / responding to Compliance:

Dispute type	For Compliance raised by Issuing bank on Acquirer	
	Issuer / Acquirer	List of Documents / supporting
Compliance	Raised by Issuing bank	a) Issuer Submission Form – Cash Deposit (Refer format - D) b) Any other information Issuing bank wants to submit can be updated in 'Remarks' field in DMS.
	Response by Acquirer	a) Acquirer Submission Form – Cash Deposit (Refer format - C) b) Copy of EJ/JP log (Refer note below) c) Bank's Declaration (Refer format - A) d) Copy of Switch log (Refer note below) e) Cash Tally Certificate – certifying overage, shortage or tallied position f) Cash verification/cash balancing report g) CCTV footage of disputed transaction. In case of unavailability of CCTV footage a proper reason should be provided. h) Clarification explaining any inconsistency in EJ, switch log, etc. to substantiate that the transaction is successful. i) Any other information Acquirer wants to submit to Issuing bank can be updated in 'Remarks' field in DMS.

Note: For Copy of EJ & Switch

Wherever EJ is to be submitted:

Copy of Electronic Journal (EJ)/ Journal Print (JP) log should contain the disputed transaction along with 3 preceding & 3 succeeding successful cash deposit transactions.

- Explanation/ details to be provided for missing transactions if any in EJ/ JP copy
- If there are no successful preceding or succeeding cash deposit transaction within the CDM EOD, then copy EJ/JP log for earlier or subsequent day (as the case may be) must be provided.

Wherever Switch is to be submitted:

Copy of Switch log of the disputed transaction along with 8 to 10 preceding and succeeding transactions in sequential order (sorted on date and time for the CDM). If the disputed transaction is the first or last transaction of the day, then copy of switch log for earlier or subsequent day (as the case may be) should be provided.

For Arbitration & Compliance

1. NFS Members should submit complete set of documents in DMS within 10 days and 7 days from the next day of Arbitration and Compliance respectively.
2. Only those documents uploaded in DMS shall be considered by Panel for Resolution of Disputes (PRD) / NPCI while deciding the case. The only exception will be:
 - a. CCTV footage/images shared through email/CD/etc. due to file size constraints, and
 - b. Clarification/additional documents requested by NPCI and submitted through mail.
3. Non-submission of complete set of documents may result in PRD decision going against the Acquirer on technical grounds.
4. All documents submitted by the members should be stamped and signed by Bank/WLAO official. PRD Panel/NPCI may not consider unsigned EJ/JP copy (of the disputed transaction) submitted by members while deciding on the case referred to PRD / Compliance.