

Ombudsman Scheme for Digital Transactions, 2019

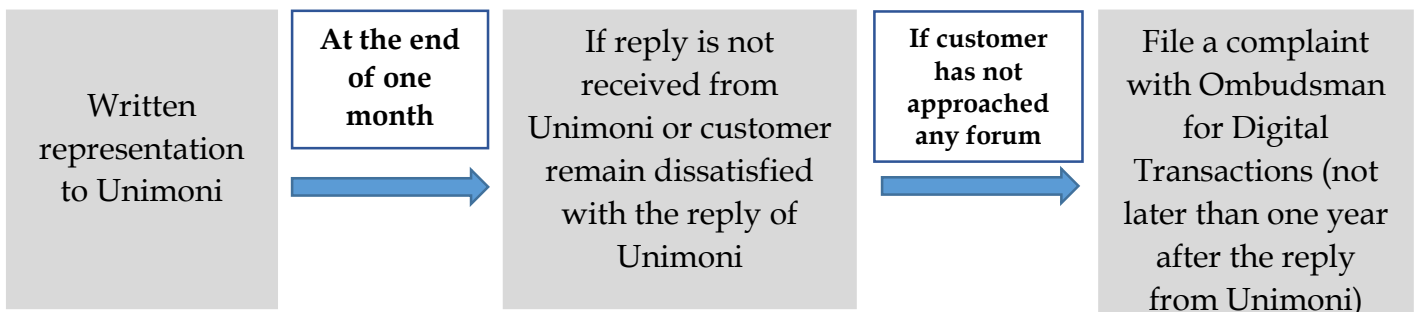
Salient Features

The Ombudsman Scheme for Digital Transactions, 2019 is introduced with the object to facilitate the satisfaction or settlement of complaints regarding digital transactions undertaken by customers of System Participants. The scheme document is available with the Branch Head/Nodal Officer and also on our website www.unimoni.com

Grounds for filing a complaint by a customer:

- ✚ Failure in crediting merchant's account within reasonable time;
- ✚ Failure to load funds within reasonable time in wallets / cards;
- ✚ Failure to refund within reasonable time / refusal to refund in case of unsuccessful/ returned/rejected/cancelled/transactions;
- ✚ Failure to reverse the amount debited from customer account in cases of failed payment transactions within prescribed timeline;
- ✚ Failure to act upon stop-payment instructions within the time frame and under the circumstances notified to the customers within prescribed timeline;
- ✚ Failure to effect online payment / fund transfer within reasonable time;
- ✚ Unauthorized electronic fund transfer;
- ✚ Non-Transfer / Refusal to transfer/ failure to transfer within reasonable time, the balance in the Prepaid Payment Instruments to the holder's 'own' bank account or back to source at the time of closure, expiry of validity period etc., of the Prepaid Payment Instrument;
- ✚ Non-credit / delay in crediting the account of the Prepaid Payment Instrument holder as per the terms and conditions of the promotion offer(s) from time to time, if any;
- ✚ Non-adherence to any other instruction of the Reserve Bank on Prepaid Payment Instruments/Mobile/Electronic fund transfers/Payment txns./through Unified Payments Interface/Bharat Bill Payment system (BBPS)/Bharat QR Code/UPI QR Code.

How can a customer file complaint?



How does Ombudsman take decision?

- Proceedings before Ombudsman are summary in nature
- Promotes settlement through conciliation → If not reached, can issue Award/Order

Can a customer appeal, if not satisfied with decision of Ombudsman?

Yes, If Ombudsman's decision is appealable → Appellate Authority

Refer to www.rbi.org.in for further details of the Scheme

Details of Nodal Officers for Digital Transactions

Sl. No.	Centre	Nodal Officer Details	Area of Operation
1	Ahmedabad	Name: Mr. Vivek K Email id: vivek.k@unimoni.com Contact Number: 75062 76336	Gujarat, Union Territories of Dadra and Nagar Haveli, Daman and Diu
2	Bengaluru	Name: Mr. Suresh KP Email id: suresh.kp@unimoni.com Contact Number: 89708 29292	Karnataka
3	Bhopal	Name: Mr. Vivek K Email id: vivek.k@unimoni.com Contact Number: 75062 76336	Madhya Pradesh
4	Bhubaneswar	Name: Mr. Nitin Bhushan Email id: nitin.bhushan@unimoni.com Contact Number: 93128 93538	Odisha
5	Chandigarh	Name: Mr. Nitin Bhushan Email id: nitin.bhushan@unimoni.com Contact Number: 93128 93538	Himachal Pradesh, Punjab, Union Territory of Chandigarh and Panchkula, Yamuna Nagar and Ambala Districts of Haryana.
6	Chennai	Name: Mr. Suresh KP Email id: suresh.kp@unimoni.com Contact Number: 89708 29292	Tamil Nadu, Union Territories of Puducherry (except Mahe Region) and Andaman and Nicobar Islands.
7	Dehradun	Name: Mr. Nitin Bhushan Email id: nitin.bhushan@unimoni.com Contact Number: 93128 93538	Uttarakhand and seven districts of Uttar Pradesh viz., Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)
8	Guwahati	Name: Mr. Nitin Bhushan Email id: nitin.bhushan@unimoni.com Contact Number: 93128 93538	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura
9	Hyderabad	Name: Mr. Suresh KP Email id: suresh.kp@unimoni.com Contact Number: 89708 29292	Andhra Pradesh and Telangana
10	Jaipur	Name: Mr. Nitin Bhushan Email id: nitin.bhushan@unimoni.com Contact Number: 93128 93538	Rajasthan
11	Jammu	Name: Mr. Nitin Bhushan Email id: nitin.bhushan@unimoni.com Contact Number: 93128 93538	State of Jammu and Kashmir

12	Kanpur	Name: Mr. Nitin Bhushan Email id: nitin.bhushan@unimoni.com Contact Number: 93128 93538	Uttar Pradesh (excluding Districts of Ghaziabad, Gautam Buddha Nagar, Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)
13	Kolkata	Name: Mr. Nitin Bhushan Email id: nitin.bhushan@unimoni.com Contact Number: 93128 93538	West Bengal and Sikkim
14	Mumbai (I)	Name: Mr. Vivek K Email id: vivek.k@unimoni.com Contact Number: 75062 76336	Districts of Mumbai, Mumbai Suburban and Thane
15	Mumbai (II)	Name: Mr. Vivek K Email id: vivek.k@unimoni.com Contact Number: 75062 76336	Goa and Maharashtra, (except the districts of Mumbai, Mumbai Suburban and Thane)
16	New Delhi (I)	Name: Mr. Nitin Bhushan Email id: nitin.bhushan@unimoni.com Contact Number: 93128 93538	Delhi
17	New Delhi (II)	Name: Mr. Nitin Bhushan Email id: nitin.bhushan@unimoni.com Contact Number: 93128 93538	Haryana (except Panchkula, Yamuna Nagar and Ambala Districts) and Ghaziabad and Gautam Budh Nagar districts of Uttar Pradesh
18	Patna	Name: Mr. Nitin Bhushan Email id: nitin.bhushan@unimoni.com Contact Number: 93128 93538	Bihar
19	Raipur	Name: Mr. Vivek K Email id: vivek.k@unimoni.com Contact Number: 75062 76336	Chhattisgarh
20	Ranchi	Name: Mr. Nitin Bhushan Email id: nitin.bhushan@unimoni.com Contact Number: 93128 93538	Jharkhand
21	Thiruvananthapuram	Name: Mr. Suresh KP Email id: suresh.kp@unimoni.com Contact Number: 89708 29292	Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry (only Mahe Region).