

GRIEVANCE POLICY

We, at PayU Payments Private Limited (“PayU” or “We”) value all our merchants, and assure a sincere and transparent approach with all our merchants. For the convenience of our merchants and to offer optimum support, we have set up a grievance redressal mechanism and implemented this Grievance Policy for our all our merchants (“Grievance Policy”). This Grievance Policy aims at minimizing instances of merchant complaints and grievances through proper channelized approach, review mechanism and prompt redressal of all merchant grievances.

We understand that merchant grievances could come in various circumstance like a gap in the promised and delivered service levels. This could also be due to the genuine technical or communicative errors in the system. Merchants have complete authority to share feedback / raise a complaint if they are disappointed with the services rendered by PayU. They can highlight or escalate their complaint/ feedback/ suggestions in writing, via email, calls to our Merchant Support number or on our website <https://www.payubiz.in/>. If a merchant’s issue is not resolved within the given time or if they are dissatisfied with the resolution offered by PayU, they may approach our tiered redressal system with their complaint or other legal avenues available for grievance redressal.

In order to make PayU redressal channels more effective and meaningful, a structured system has been put in place. This system will ensure that the complaints are readdressed seamlessly and well within the committed timeframe.

For the purpose of this Grievance Policy, (i) a merchant means user of PayU Biz Account which would include payment gateway powered by PayU, ; and (ii) a grievance means any gap in the promised and delivered service levels which may be technical or communicative errors.

PRINCIPLES GOVERNING THIS GRIEVANCE POLICY :

- All initiatives and strategies developed by PayU are made with the merchant as the prime focus.
- Prompt and efficient merchant service is essential for business growth.
- Constantly devising newer and smarter mechanisms to receive and redress merchant grievances.
- The details of grievance redress mechanism to be placed in the domain of public knowledge (website).
- All employees at PayU must work in good faith and without prejudice to the interests of the Merchants.
- The grievances will be dealt with promptly and courteously.
- PayU promises to rectify any issue faced by a merchant effectively and in a timely manner.
- All merchants are to be treated fairly and equally at all times.

- Merchants should be informed about the channels to escalate their complaints, concerns and grievances within PayU
- There will be no charge that would be levied to the merchant for filing a complaint or a fee towards resolution of the issue.

TEAM SENSITIZATION ON HANDLING COMPLAINTS

Our teams undergo regular training to ensure that merchants' queries and grievances are handled in an appropriate manner. They are encouraged to work in a manner which helps us in offering a first time resolution and in turn build the consumer trust and confidence. This reflects in both the operations as well as the merchant communications.

UPDATING OF GRIEVANCE REDRESSAL MECHANISM

At PayU, the merchant experience is what we focus on and constantly analyze and implement the feedback received from the merchants. Therefore, a mechanism has been instated for analysis and requisite working towards rectification of any concerns identified within the system at the root level. This helps in improving the overall quality of the service levels continually.

MANNER OF REGISTERING COMPLAINTS

At PayU, we love to hear from our merchants- be it a feedback or a complaint. We truly believe and follow that merchant satisfaction is our priority.

Level-1 :

If a merchant has a grievance, s/he can do the following:

- Click [Contact Us](#) on our website to submit the complaint along with the Reference number.
- You can email your grievance at care@payu.in

Acknowledgement

- Complaints received by e-mail or through the online website compliant mechanism shall be acknowledged by an immediate system generated response or via individual emails to the extent possible.
- The Merchant support team will acknowledge the grievance immediately and send out an auto response upon receipt of complaint over the phone and initiate action to have the grievance.
- The merchant will also be kept informed of the action taken, the progress while redressing grievances, and/or, the reasons for delay if any, in redressing.
- The follow up action taken in respect of such complaints shall be advised to merchants by e-mail.

Before we get in to the escalation framework, we will need to mention the TAT for complaint resolution. Am appending a sample text. Please review and edit suitably.

Resolution

- All complaints received will be resolved within 7 working days. In case any complaint takes more than the specified resolution time, the customer will be intimated accordingly and kept updated on the progress / status of the complaint on a periodic basis till such time that the complaint is not resolved. All of this would be available within the complaints reference number in our systems.

Merchant Grievance Redress Escalation:

In case the merchant does not receive a response within the specified time at Level 1 or if the merchant is dissatisfied with the response received from the organization, the merchant may escalate the complaint to the next level as indicated below.

Level-2 :

Merchant can address the grievance to the below address for escalations:

Nodal Officer – PayU
Gagan Varma
PayU Payments Private Limited
9th floor, Bestech Business Tower, Sohna road, Sector 48, Gurgaon -122002, Haryana, India

Email: payubiznodalofficer@payu.in

All escalations received would be acknowledged with 24 hours and a resolution would be provided within 5 working days. In case any escalation takes more than the specified resolution time, the customer will be intimated accordingly and kept updated on the progress / status of the escalation on a periodic basis till such time that the escalation is not resolved. All of this would be available within the escalation reference number in our systems.

Please note : **You are requested to approach this higher Level 2 with a previous Service Request Number on which we did not respond to your satisfaction. This is to ensure that you get correct resolutions faster.**

Level-3 :

In case there is no response within the defined timeframe for Level 2 or in case the response provided is not satisfactory, the merchant can escalate the matter to:

Customer Care Head – PayU
Sukhinder Singh Thapar
PayU Payments Private Limited
9th floor, Bestech Business Tower, Sohna road, Sector 48, Gurgaon -122002, Haryana, India

Email address: carehead@payu.in

All escalations received would be acknowledged with 24 hours and a resolution would be provided within 3 working days. In case any escalation takes more than the specified resolution time, the customer will be intimated accordingly and kept updated on the progress / status of the escalation on a periodic basis till such time that the escalation is not resolved. All of this would be available within the escalation reference number in our systems.

Since this is an escalation to Nodal Officer, giving a First Call Resolution on phone might not be possible and a complete Email with exact details where the frontend failure points happened is preferred for us to give you complete correct resolution.

TIME ESTIMATE

PayU shall endeavour to address every complaint within the below mentioned timelines, subject to the investigation which would be involved in resolving the same:

LEVEL 1 – MERCHANT SERVICE TEAM

- Response to a user's query/ concern – 24 Business hours
- Follow-up queries – 48 Business hours
- Merchant grievances resolution process – 15 Business Days

LEVEL 2 – ESCALATION CASES

- Acknowledgement – 48 Business hours
- Further response – 5 Business Days

LEVEL 3 – ESCALATION CASES

- Acknowledgement – 48 Business hours
- Further response – 7 Business Days