Aurionpro Payment Solutions Private Limited

1st Floor, Synergia IT Park,

R 270, MIDC Industrial Area, Rabale, Navi Mumbai, Maharashtra 400701, India

Tel: +91-22-40407070

Fax: +91-22-40407080

Website: www.auropay.net

Document Administration & Version

Date	Version	Function	Author
14-09-2024	1.0	Created	Saloni Rai
15-11-2024	1.0	Approved	Nitin Patel
21 April 2025	1.1	Updated	Badal Pawar
28 April 2025	1.1	Approved	Nitin Patel
15 May 2025	1.2	Updated	Badal Pawar
16 May 2025	1.2	Approved	Nitin Patel
10-Mar-2026	1.3	Updated	Akshay Rawat
21-Apr-2026	1.3	Approved	Nitin Patel

1.0. Introduction 4
2.0. Lodgement of Complaint & ODR 5
a. Technical Issues / System Errors 6
b. Transaction Related Complaints 6
c. Settlement and Reconciliation Complaints 6
d. Refund Related Complaints 7
e. Merchant Onboarding and Account Management Complaints / Requests 7
f. Chargeback / Dispute Related Complaints 7
g. Product / Service Requests and Other Queries 7
3.0. Escalation Matrix 9
4.0 Order Cancellation/Refunds/Returns 12
5.0 Indicative TAT for Complaint Resolution 12
6.0 Review of Complaints 13
7.0 Root Cause Analysis 14
8.0 Record Maintenance 14
9.0 Reporting Requirement 14
10.0 Employee Training 14
11.0 Policy Updating 14
12.0 Disclaimer 15

Customer Grievance Redressal Policy ("Policy")

1.0. Introduction

Customer Service and Experience has always been the most important value for **Aurionpro Payment Solutions Pvt. Ltd. ("the Company", "Aurionpro Payments", "we")** and hence, resolving customer grievances suitably and efficiently is paramount for the Company. Aurionpro Payments' Customer

Grievance Redressal Policy (this "**Policy**") is reflection of its commitment towards customer satisfaction and value addition. The object of this Policy is to minimize and resolve instances of Customer complaints through proper review mechanism and service delivery and to ensure prompt redressal of Customer grievances.

This Policy document lays down the broad framework for handling Customer complaints and prompt grievances redressal. It highlights the process set by Aurionpro Payments based on RBI guidelines for timely and satisfactory resolution of all Customer grievances. The Policy also informs our customers about various channels through which they can reach out to Aurionpro Payments for sharing their concerns or unpleasant experiences and alternate avenues available with them for grievance redressal.

For the purpose of this Policy, (i) a "**Customer**" means an end-user availing services of the merchants on boarded on Aurionpro Payments' platform; (ii) a "**Merchant**" means a user of Aurionpro Payments Services who is desirous of accepting various payment instruments from its customers as part of their payment obligation; (iii) a "**grievance/ complaint**" means any break or breach in the assured service levels - both the technical or communicative errors; (iv) a "**Complainant**" means customer and / or merchant lodging a grievance / complaint with the Company.

Key principles governing this Policy are:

- Customer-centric approach
- Prompt and complete Customer service
- Sincere intention to be honest, fair and open without any prejudice as it involves reputational risk and potential loss of business
- Grievances to be dealt with promptly in an unbiased and fair manner
- Keeping the Customer well-informed and updated of the grievance redressal mechanism by placing it in the public domain

Elements of this Policy are:

- Lodgement of Complaint & ODR
- Escalation Matrix
- Dispute Management Timeframe
- Order Cancellation/Refunds/Returns
- Indicative TAT for Complaint Resolution
- Review of Complaints
- Root Cause Analysis

- Employee Trainings
- Policy Updating

2.0. Lodgement of Complaint & ODR

At Aurionpro Payments, we want our customers to initiate a transaction with confidence via Aurionpro Payments' Platform by actively resolving all the confronted queries. To begin with, a Customer may lodge a complaint by using any of the following modes: 1. Complaints can be lodged from the digital channel of ODR; or 2. Complaints can be lodged vide email or website. Aurionpro Payments recommends Customer to initiate direct communication with their respective Merchant for resolution of any issues pertaining to any order. In case, if the said Merchant is non- responsive or fails to offer any resolution, then Aurionpro Payments will intervene to amicably resolve the issue.

The Complainant can register their grievance through either of the following channels made available by Aurionpro Payments:

- By–writing an email to support@auropay.net,–premier.In@aurionpro.com, IndiaVoiceteam@aurionpro.com and In_Authrelease@aurionpro.com
- **Toll Free Helpdesk:** 1800-210-0000 and 1800-266-1125 (Mon-Sat) (9am – 6pm IST)
- **Authorization Helpdesk:** 1800-267-6777 (24x7)
- **Website:** www.auropay.net - Support link (in footer section on Home Page)

While raising their grievance with Aurionpro Payments, the Complainant is required to provide the below mentioned additional details such as:

- Type of Grievance
- Transaction Date
- Transaction Amount
- Transaction ref ID
- Transaction Screenshot
- Description of the Issue
- Email/communication with the Merchant (in case of Customer raising the grievance)
- Any other details as may be requested by Aurionpro Payments

For Customer grievances that cannot be addressed by Aurionpro Payments, the Customer shall be redirected to the relevant Merchant for appropriate action. These complaints could be related to product liability, delivery, fraud claims (i.e., matters beyond the scope of Aurionpro Payments).

Ticket Generation and Notification process

i. Ticket Generation through Email

When a Service Request or grievance is received through email, Zoho Desk automatically generates a unique Ticket ID.

The Ticket ID is shared with the customer / merchant through the ~~registered~~ Helpdesk email ID, along with status updates such as **In Progress, Resolved, and Closed**.

The Helpdesk L1 Contact center Team reviews the ticket in Zoho Desk and initiates action based on the nature of the issue.

ii. Ticket Creation through Call

When a Service Request or grievance is received through a call, the contact center team manually creates a ticket in Zoho Desk based on the details shared by the customer / merchant.

The Ticket ID is communicated to the merchant/ customer during the call. Upon creation of the ticket, the case is assigned to the relevant team for further action and resolution.

Categories of Complaints

Customer and merchant complaints shall be classified into the following broad categories to ensure timely acknowledgement, routing, resolution, and regulatory compliance.

a. Technical Issues / System Errors

This category includes complaints related to:

- Login / access issues
- Payment button / payment page loading issues
- QR / UPI payment link failures
- API callback / integration failures
- Payment mode configuration issues,
- Processor / PSP downtime
- POS terminal / device faults
- Terminal connectivity issues
- TID / MID mapping issues
- Payment mode enablement issues

These complaints are generally routed to:

- PA Contact Center Team / INCC
- Technology Team
- PSP / Acquirer / Vendor, as applicable.

b. Transaction Related Complaints

This category includes complaints related to:

- Delay in transaction status update
- Failed / reversed transactions
- Amount debited but beneficiary not credited cases
- Duplicate / incorrect transactions
- Transaction amount mismatch

These complaints may involve:

- Customer
- Merchant
- Payment Aggregator
- Issuer / acquirer bank

Such complaints are monitored closely to ensure compliance with applicable RBI harmonization timelines.

c. Settlement and Reconciliation Complaints

This category includes:

- Settlement not received
- Delayed settlement
- Settlement mismatch
- Incorrect commission / MDR deduction
- Reconciliation queries
- Unprocessed / manually captured transactions

These complaints are handled through:

- Contact Center team
- Finance / settlement team
- Acquiring bank / settlement partner

d. Refund Related Complaints

This category includes:

- Delay in refund processing
- Refund not initiated
- Refund initiated but not credited
- Refund processing errors
- Merchant initiated refund requests

Refund complaints are tracked to ensure timely refund initiation and customer communication.

e. Merchant Onboarding and Account Management Complaints / Requests

This category includes:

- Merchant onboarding status
- Bank account update requests
- KYC / profile detail changes
- GST / email / phone updates
- POS terminal installation / replacement / pickup requests
- Outlet mapping changes

These requests are processed through:

- Onboarding / operations team
- Risk / compliance team
- Deployment / terminal support teams

f. Chargeback / Dispute Related Complaints

This category includes:

- Successful transaction but service not delivered
- Duplicate charge
- Unauthorized transaction
- Product / service not as described
- Refund not processed despite cancellation
- Subscription cancellation not honored
- Merchant unresponsive cases

These complaints are managed through:

- Dispute resolution process
- Merchant document collection
- Acquirer / network / bank coordination

g. Product / Service Requests and Other Queries

This category includes:

- Feature enhancement requests
- Merchant termination / reactivation
- Change in authorized signatory
- Other miscellaneous requests

Such requests are tracked separately from complaints but monitored through the same support governance process.

All complaints / requests shall be recorded in the complaint management system / ticketing platform and shall be assigned to the relevant team based on the nature of the issue. Resolution timelines shall be monitored in line with internal service levels and applicable regulatory requirements, including RBI Harmonization of Turn Around Time (TAT) guidelines wherever applicable.

Grievance Redressal Mechanism for Failed Transactions

RBI had announced the introduction of "**Online Dispute Resolution** (**ODR**)" as per the Statement on Development and Regulatory Policies dated 6th August 2020. This system is aimed at resolving Customer disputes and grievances pertaining to digital payments, using a system driven and rule- based mechanism with zero or minimal manual intervention.

Currently ODR is implemented for disputes and grievances related to failed transactions pertaining to UPI, Card and ECom transactions. Failed transaction grievances will be resolved through ODR process in accordance with the ODR Circular read with the RBI TAT Circular.
Aurionpro Payments has put in place a process to address all customer grievances in relation to failed transactions. In the event of a consumer encountering a Failed Transaction, the consumer is advised to try again after some time provided money has not been debited from the account balance. However, in case of a Failed Transaction where account has been debited, the consumer is advised to raise a failed transaction grievance immediately in the manner provided below. The consumer can contact the contact center executive through the channels mentioned below.

At Aurionpro Payments, we offer a secure online platform where the Customer can submit their disputes online, under the subject-matter "**Customer having Transactional queries** " & " **Disputes and Chargeback queries**".

The ODR platform allows Customer to reach out to us via online platform at ease and thus expedites the resolution process. A major advantage of ODR is its accessibility and convenience. It eliminates the need for physical presence and allows parties to participate in the process from anywhere through an internet connection for faster resolution. To report and register such failed transactions Customer may visit Aurionpro Payments website and click on Support link present in the footer.
Here they can raise their query/complaint. A unique ticket number (Tracker ID) will be allotted to the Customer. The Customer will thus be able to check the status of his query/complaint till resolution.

Internal mechanism to handle Customer complaints

3.0. Escalation Matrix

Aurionpro Payments has formulated an internal system of an escalation matrix to ensure that the grievances are channeled and addressed in a proper and effective manner via authorised route. The Complainant can seek the fair redressal of their grievances as per the below mentioned escalation matrix:

A. Level 1: CUSTOMER SERVICE EXECUTIVE

This is the first point of contact for all our customers. Our Service Executives are well versed with the Company's products/services and latest offerings. Hence maximum Customer queries are attended and resolved at the Level 1 which is generally the first point of contact.

Acknowledgement and Response Timeline

Grievance receipt acknowledgment would be generated instantly through an e-mail or system with a unique Service Request Number and sent to the Customer. The first response would be provided within six (6) business hours. For the purpose of this Policy, the Company's operational support hours for complaint registration, monitoring, which are available on a 24x7 basis, including weekends and holidays, through the designated support channels.
The Complainant will be kept informed of any further required information, follow-up queries, questions, the action taken, the progress made and status of resolution.

Resolution Time

Aurionpro Payments endeavours to resolve the grievances within ten (10) working days ("**Resolution Time**"). In case of any extension or delay in the Resolution Time, the Complainant will be intimated accordingly and will be updated on the progress / status of the grievance along with the reasons for such extension or delay if any till it is resolved.

B. Level 2: CUSTOMER SERVICE HEAD

In case the Complainant is not satisfied with the response at Level 1 or if the resolution is not resolved within the stipulated Resolution Time period, then the Complainant has the option to escalate the grievance to the concerned Customer Service Head. The Customer Service Head may take assistance of concerned departments for resolution of their queries.

Roles and Responsibilities of the Customer Service Head

1. Reviewing the grievances received and resolve them in coordination with departmental heads
2. The Customer Service Head shall review all grievances received and ensure timely resolution by coordinating with the relevant internal teams, depending on the nature of the complaint.

The key functions involved in grievance handling are as under:

Team / Function	Key Responsibilities in Grievance Handling
Contact Center / INCC	Complaint registration, acknowledgement, merchant coordination, first-level resolution, and status updates
Research / Transaction Support	Payment failures, transaction status delays, authorization issues, reversals, and transaction-related exceptions
Operations	Merchant onboarding, terminal deployment, installation, device support, and other operational issues
SAT / Sales Support	Account maintenance, merchant profile updates, bank detail changes, and configuration requests
Finance / Settlement	Settlement, refund, reconciliation, MDR / commission verification, billing issues, and financial clarifications
Technology / Product	Payment gateway issues, API / callback failures, technical errors, system issues, and integration-related complaints
Risk / Compliance	KYC verification, fraud monitoring, suspicious transactions, regulatory complaints, and compliance matters
Chargeback / Dispute Resolution	Chargeback handling, dispute resolution, refund exception cases, and follow-up with merchants / customers

3. The Customer Service Head shall liaise with the concerned teams / stakeholders for speedy closure of complaints, monitor the status of open grievances, ensure adherence to defined timelines, and provide timely updates / responses to the complainant until closure.
4. Regularly review and suggest revisions (if needed) in the grievance handling procedures

5. Share findings and relevant gaps in the existing processes and ensure implementation of corrective measures
6. To ensure that the Grievance Redressal Team is promptly handling all grievances received

Acknowledgement and Response Timeline

All escalations received to this level would be acknowledged within 24 hours while the first response would be provided/ generated within two (2) working days.

Resolution

At this Level, Aurionpro Payments would endeavour to resolve the grievances within seven (7) working days from receipt of complaint ("**Resolution Time**").

C. Level 3: NODAL OFFICER

If the Complainant is still not satisfied with the resolution provided by the Customer Service Head, they can approach the Nodal Officer. Details of the Nodal Officer are available on Aurionpro
Payments' website. The Nodal Officer will be responsible for ensuring that the complaints are getting resolved in a timely manner with adequate response.
The complainant can contact the Nodal Officer by way of an email or by sending letters at the below mentioned address:
Nodal Officer- Aurionpro Payments Aurionpro Payment Solutions Private Limited 1st Floor, Synergia IT Park,
R 270, MIDC Industrial Area, Rabale,
Navi Mumbai, Maharashtra 400701, India.
Email: ninad.kelkar@aurionpro.com, nodalofficer@auropay.net

The Complainant is requested to approach this higher Level 3 with the same Service Request Number. This is to ensure quick tracking of the case history thereby ensuring correct and faster resolution of the raised grievances.
Upon receipt of the escalation, the complaint shall be escalated in Zoho Desk against the existing Service Request Number under the Level 3 / Nodal Officer queue. The ticket shall capture the complaint details, actions already taken, and reason for escalation.
The Nodal Officer / escalation team shall review the complaint and assign it to the relevant internal team / external partner, based on the nature of the issue. Progress shall be tracked through regular follow-up and updates in Zoho Desk until final resolution. All actions and closure remarks shall be recorded in the system for tracking and audit purposes.

Acknowledgement/Response

All escalations received to this level would be acknowledged within 72 hours.

Resolution

Aurionpro Payments endeavours to resolve the grievances within seven (7) working days ("**Resolution Time**"). In case any grievance takes more than the specified Resolution Time, the Complainant will be intimated accordingly and kept updated on the progress / status of the grievance along with the reasons for such delay till it is resolved.

D. Level4: RBI OMBUDSMAN

Any aggrieved Customer can approach the Ombudsman in case appropriate resolution is not received at previous levels within thirty (30) days in line with RBI Guidelines - the Integrated Ombudsman Scheme, 2021. The complaint may also be submitted through electronic or physical mode to the Centralised Receipt and Processing Centre as notified by the Reserve Bank.
The complaints under the Scheme can be filed online on https://cms.rbi.org.in.
Further, we will also comply with the RBI regulations as applicable for providing payment aggregator services:

- Online Dispute Resolution (ODR) System for Digital Payments
- Harmonization of Turn Around Time (TAT) and Customer compensation for failed transactions using authorised Payment Systems

4.0 Order Cancellation/Refunds/Returns

All the queries relating to the full or partial cancellation of orders needs to be routed to the

respective Merchant at the first instance. Aurionpro Payments does not handle shipping or order dispatch, and the Customer shall directly contact the Merchant for queries regarding returns and needs to be guided as per the return & cancellation policy of the Merchant.

Responsibility of each Partner:

Role	Responsibility Description
Merchant	Responds to product/service delivery issues raised by customer within agreed SLAs / Acknowledge complaint, verify fulfilment, approve refunds if valid
Grievance Officer / Nodal Officer	Ensures timely closure, escalates unresolved cases, ensures compliance with RBI
Customer / User	Expected to provide complete details while raising complaint / can raise dispute with required documentation.
Payment Aggregator Contact Center Team	Coordinate, validate data, ensure timely closure, issue refunds via systems.
Bank / Processor	Validate payment logs, authorize reversals, and refund debit if applicable.

5.0 Indicative TAT for Complaint Resolution

In alignment with RBI's complaint management and harmonization requirements, the Aurionpro Payments has strengthened its Customer Grievance Redressal framework by standardizing complaint classification, workflows, and turnaround time tracking.
Accordingly, Aurionpro Payments captures the following data points for every customer grievance through its centralized complaint management system:

- Complaint Category
- Complaint Code
- Complaint Type / Internal Request Category
- Complaint Description
- Applicability to Customer (complaints visible to customers)
- Parties Involved
- Defined Customer Resolution Workflow
- Defined Merchant Resolution Workflow, where applicable
- Stage-wise Turnaround Times (TATs)
- TAT for complaint resolution
- Relevant Harmonization Schedule / Regulatory Reference
- Harmonization TAT

The detailed taxonomy of complaint types and associated workflows are maintained as a controlled internal master document and are reviewed periodically to ensure ongoing regulatory compliance.

Type of Complaints envisaged for Merchants and Customers	Indicative TAT from the date of receipt of the Complaint
Merchant unable to login	Within 2 working days
Merchant faces a delay in receiving transaction status	Within 2 working days
Enquiry about transaction status	Within 1 working day
Settlement related	Within 2 working days

Type of Complaints envisaged for Merchants and Customers	Indicative TAT from the date of receipt of the Complaint
Service deficiency faced by Merchant	Within 2 working days
Commercials / MDR	Within 2 working days
Merchant on boarding status	Within 5 working days
Change in bank details of the Merchant	Within 2 working days
Transaction successful, but services not delivered	Within 2 working days
Transaction successful & services also delivered, but the Customer is not satisfied with the product/services, and the Merchant is not entertaining Customer's request	Within 2 working days
Delay in refund	Within 3 working days
POS Transaction Processing Failure	Within 2–3 working days
Card Authorization Failure at POS	Same day of receipt of query
Terminal Not Working / Device Fault	Within 2 working days
Terminal Connectivity Issue	Within 2 working days
Terminal Activation / TID Mapping Issue	Within 2 working days
Failed Transaction (POS)	Within T+5 / 5 working days
POS Incorrect Amount Processed	Within 3 working days
Settlement not received for POS transaction	Within 5 working days
Merchant-Initiated Refund Request	Within 2 working days
POS Terminal Replacement / Swap Request	Within 5 working days

6.0 Review of Complaints

We understand the fact that periodic review of complaints provides valuable insights regarding problem areas related to quality of customer service, products, policies and overall gap between Customer's expectations and actual service provided. Hence, complaints received through various sources are regularly evaluated and analyzed to decide corrective measures and design future course of actions. The Company at various levels review customer grievances and enhance the quality of customer service. The quality of Customer Service rendered by the Company is examined periodically.

The Policy review considers following factors:

- Internal factors such as changes in organizational structure or products and services offered
- External factors such as changes in legislation or technological innovation
- The results of audit, if any conducted during the year by internal / external auditors.

A complaint tracker / MIS shall be maintained to capture complaint category, status, pending action owner, key action points, and reasons for delay, wherever applicable.

A periodic complaint status update shall be shared with senior management to provide visibility on open complaints, ageing cases, long-pending tickets, critical issues, and resolution timelines. The concerned teams shall provide updates on progress, pending dependencies, and expected closure timelines. Long-pending complaints shall be specifically reviewed to understand reasons for delay and identify actions required for closure.

7.0 Root Cause Analysis

Aurionpro Payments also undertakes Root Cause Analysis (RCA) of Customer Grievances to identify the underlying causes and thereby takes necessary corrective measures to bring process/systemic improvement, with the objective to minimize the recurrence of Grievances of similar nature.

8.0 Record Maintenance

The records pertaining to Customer complaints shall be maintained for at least five (5) years from the date of resolution. Moreover, timely backup of system data of complaints shall be taken to always ensure availability of data. The Company has evolved a system for proper maintenance and preservation of complaint records in a manner that allows data to be retrieved easily and quickly whenever required or when requested by the competent authorities.

9.0 Reporting Requirement

Following Reports shall be submitted to the Board once at financial year end:

i. Statement of all complaints received along with an analysis of the complaints
ii. Root cause analysis of the top five complaints category
iii. Results of annual survey of customer satisfaction
iv. Gaps in implementation of code of conduct towards Merchants
v. Changes required in products/ services/ procedures to improve customer service
vi. Position of complaints against the Company with RBI Ombudsman and Consumer courts (if any)
vii. Any adverse reporting in media with respect to customer servicing
viii. Any customer service impact due to unplanned downtime of IT systems or failure of business continuity plans

10.0 Employee Training

Aurionpro Payments provides comprehensive training to its employees from time to time. In such training programs, employees are trained on excellent customer service, and they are also trained on RBI guidelines on grievance redressal.

11.0 Policy Updating

At Aurionpro Payments, we value Customer feedback and therefore constantly analyse and implement them to improve upon our service. We believe in continuously implementing improvements in the existing process with the intent of eliminating any concerns or gap identified within the system which will help in improving the overall quality of the service.
The Board shall oversee the implementation of Aurionpro Payments' Grievance Redressal framework and be responsible for periodic (annually) review of the Policy. In case of any changes in the regulations, an early review of the Policy will be undertaken and approved by

the Board. The updated Policy will be uploaded on the Company's site.

12.0 Disclaimer

Aurionpro Payments shall not be liable for any failure or delay in its performance under this Policy caused by force majeure events such as acts of God, acts of civil or military authorities, fires, epidemics, pandemics, floods, earthquakes, riots, sabotage or destruction of production facilities, systems failure, technical mishaps, strikes, work stoppages, or any disputes.

_____@@@_____