

**MMAD COMMUNICATIONS PRIVATE LIMITED (“MMAD”): CUSTOMER GRIEVANCE  
REDRESSAL POLICY AND DISPUTE MANAGEMENT FRAMEWORK**

<b>Glossary of Terms</b>	
<b>Acquirers</b>	mean entities, including but not limited to banks, financial institutions and Card Payment Networks, who can operate payment systems.
<b>Customers</b>	mean customers of Merchants who use MMAD’s payment channels to make payments (to Merchants).
<b>Card Payment Networks</b>	means payment systems which are authorised by the RBI to be affiliated with banks, non-banking financial companies or other RBI approved entities, for the issuance of instruments like credit cards, debit cards and prepaid cards.
<b>Facility Providers</b>	includes banks, financial institutions, and technology service providers, including Acquirers, Card Payment Networks, or any other entity which facilitates a Transaction (partly or completely).
<b>Issuer</b>	means (i) a bank or financial institution (FI) that offers and/or issues cards; (ii) a bank or a FI that offers accounts; and (iii) an entity authorized to issue PPIs.
<b>Merchant</b>	means merchants who use MMAD’s services to accept payments for their products or services.
<b>MMAD/We/Us</b>	means MMAD Communications Private Limited, a company registered under the Indian Companies Act having its registered office at Unit no. 701, 7th floor, Silverton Tower, Sec 50, Gurugram, Haryana-122018.
<b>Merchant Onboarding Policy</b>	means the policy as per which MMAD onboards Merchants.
<b>Payment Instrument</b>	means credit card, debit card, bank account, prepaid payment instruments or any other instrument issued under Applicable Law.
<b>Terms of Use</b>	means the terms which apply to use of MMAD’s website and other MMAD technology.
<b>Transaction</b>	means a request (for goods or services) placed by a Customer with the Merchant (or its sub-merchants or representatives) by making a payment to the Merchant, using MMAD services.

**1. Introduction**

MMAD is a payment aggregator and payment gateway. MMAD has framed this policy (**Grievance Redressal Policy**) to provide Merchants and Customers a facility to lodge and escalate their grievances, and queries with MMAD. And to provide a speedy and effective grievance redressal mechanism. This Grievance Redressal Policy must be read with (a) the Terms of Use, (b) the Merchant Onboarding Policy, (c) any other policies that MMAD notifies or displays on its website.

The Grievance Redressal Policy is an explanation of (a) types of disputes, queries or concerns, (b) the process that MMAD adopts for their resolution, (c) responsibilities of all stakeholders, and (d) all ancillary matters.

**2. Objectives**

We intend to achieve these objectives through the Grievance Redressal Policy:

- a. Redressal of disputes;

- b. Handling of grievances;
- c. Processing of refunds; and
- d. Handling of any other queries raised by Merchants or Customers.

We strive to achieve fairness towards our customers and other stakeholders. And the objective of the Grievance Redressal Policy is to provide satisfactory response and resolution to the queries or concerns of Customers and Merchants.

### **3. Applicability**

#### **(a) Customers**

Customers who use MMAD technology and services to make payments for good and services will have a recourse for their queries and concerns under the Grievance Redressal Policy.

#### **(b) Merchants**

We enable Merchants to accept payments (for Merchant's good or services) through various payment instruments from Customers. We also enable Merchants to connect with Acquirers. We receive payments from customers, pool and transfer the payments to Merchants as per RBI guidelines. In the process of receiving our payment aggregator services, if Merchants have any queries or face any issues, they can approach us as per this Grievance Redressal Policy. We also resolve disputes pertaining to the Transactions as per this Grievance Redressal Policy. Merchants must also comply with the Merchant Onboarding Policy or any other applicable MMAD policies while availing MMAD services.

#### **(c) Types of queries or concerns that can be raised**

The Customers or Merchants may raise these queries or concerns under the Grievance Redressal Policy:

- (a) Queries pertaining to the Transactions;
- (b) Queries about products or services offered by MMAD;
- (c) Fraudulent activities on part of any of the stakeholders involved;
- (d) Issues related to refunds;
- (e) Failed Transactions; or
- (f) Any other issues with respect to MMAD services.

### **4. Process for addressing queries or grievances**

#### **(a) Customers**

Customers can approach MMAD to communicate their queries or grievances as per the escalation matrix detailed in Paragraph 5 (**Escalation Matrix**) below. This is the process for resolution of

some specific queries and grievances:

**(i) Enquiries about the transaction status**

If the Customer enquires about his / her transaction status, we provide details like date of transaction, transaction amount, Merchant and status of the transaction. Customers can approach MMAD as per the Escalation Matrix

**(ii) Fraudulent Transactions**

In case of any fraudulent transactions, Customers can approach MMAD as per the Escalation Matrix. MMAD will suspend the settlement of the amount associated with the fraudulent transaction during the pendency of inquiries, investigations and resolution of the concern by the Facility Providers. If the amount in respect of the Fraudulent Transactions has already been settled to the Merchant, any dispute will be resolved in the accordance with the RBI Guidelines on Payment Aggregators and Payment Gateways, and the RBI Master Directions on Prepaid Payment Instruments, or any other law, as applicable.

**(iii) Chargeback**

A chargeback is a reversal (such reversal being requested by an Issuer as per a Customer's request) of the debit of the Transaction amount paid by a Customer. The reversal is requested by the Customer and approved by the Issuer (after analyzing transaction related documents).

In case of chargebacks, Customers can approach MMAD as per the Escalation Matrix. We may ask Customers to provide some additional documents or information with respect to the Transaction. Which will be necessary to resolve Customer's concerns pertaining to the chargeback. If the Issuer is satisfied with Customer's claim for a chargeback, MMAD will cooperate with Issuer to enable transfer of the chargeback amount back to the Customer.

**(iv) Failed transactions**

A failed transaction is the transaction which is not complete. Transactions initiated by Customers can fail due to various reasons including technical snags. MMAD will ensure that resolution of failed transactions takes places as per RBI instructions. But MMAD disclaims any liability for failure of other stakeholders in the payments ecosystem to ensure compliance with RBI norms. If the Customer's concern in relation to failed transactions is not resolved, Customers can approach MMAD (as per the Escalation Matrix). MMAD will raise the issue with the relevant stakeholder for resolution.

**(v) Disputes with Merchants**

If the Merchants has delivered unsatisfactory services or goods, MMAD will facilitate a three-way communication between Merchants, Customers and MMAD. MMAD will ask Customers to provide supporting documents for their concern or disputes. After receiving documents from the Customers, MMAD will ask Merchants to provide necessary explanations.

After analysis and investigation, MMAD can close the dispute in favor of the Merchant or the Customer. If the dispute is closed in favor of the Customer, Customer can request for a

chargeback as per Paragraph 4 (a) (iii) above.

**(vi) Fraudulent acts of merchants**

The Customer can immediately write to the Nodal Officer (detailed mentioned below) with respect to Transactions with fraudulent merchants - with the subject line 'Reporting Fraud'. The Customer can also raise a chargeback request for Transactions with fraudulent merchants.

**(vii) Request for cancellation of orders or refunds**

In cases of queries related to the cancellation of orders or refunds, the Customer must directly contact the Merchant. Merchants will enable refunds as per their policies. In capacity of a payment aggregator, MMAD only facilitates online payments for Merchants. MMAD does not handle shipping, delivery, return or cancellation of goods or services (as the case may be) that Merchants sell.

If a Merchants declines refund requests of Customers, Customers can approach MMAD for resolution of dispute as per Paragraph 4 (a) (v) above.

**(b) Merchants**

MMAD executes an agreement with Merchants at the time of onboarding (Merchant Agreement). And the Merchant Agreement will govern the relationship between MMAD and Merchant. Merchants can approach MMAD as per the Escalation Matrix, if Merchants have any queries or concerns of the nature identified in Paragraph 3 (c) above.

**5. Escalation Matrix and our turn-around time (TAT)**

We follow a multi-layered approach for dispute resolution. We have dedicated teams to address, investigate and resolve customer queries. We follow the Escalation Matrix mentioned below for resolution of disputes and queries. But subject to applicable law, we will not be liable for delays which are caused due to acts or omissions of other stakeholders like Facility Providers, Issuers or technology service providers.

**(a) Level 1 support**

The Customer or Merchant can approach MMAD through these touchpoints:

- i. Dedicated call centre – 0124-4842222
- ii. Email - [support@mmadpay.in](mailto:support@mmadpay.in)
- iii. Our mailing address – 701, 7<sup>th</sup> Floor, Silverton Towers, Sector-50, Golf Course Extension Road, Gurgaon, Haryana - 122018

. A Customer or Merchant can track her query or concern through the complaint number, which will be shared with the Customer or Merchant, at the email address/mobile phone number shared by them with MMAD.

The Customer or Merchant must provide all the necessary details related to their query or grievance. We will acknowledge the query or grievance within [1 to 2] working days. We may also ask for

additional details regarding the query or grievance. Depending on the complexity of the query or grievance raised, the timeline for resolution may vary. We will try to resolve Customer's or Merchant's queries or concerns within (i) 7 (**working**) days of the query or concern being raised, or (ii) timelines prescribed under RBI guidelines, whichever is earlier.

If Customers or Merchants are not satisfied with the final resolution, they can escalate their queries or grievances to the next level.

(b) Level 2 support

If the Customer or Merchant is not happy with Level 1 support, he / she can escalate the grievance to the Level 2 support. To lodge the complaint, he / she must send an email with previous communications and complaint number to our customer service head. We will acknowledge the complaint within 1 to 2 working days. We will try to resolve Customer's or Merchant's queries or concerns within (i) 7 (**Working**) days of the query or concern being raised with Level 2 support, or (ii) timelines prescribed under RBI guidelines, whichever is earlier.

If the Customer or Merchant is not satisfied with the resolution, the Customer or Merchant can opt for the next level of escalations.

Name: Ms. Shalini Sharma

Email: [shalini.sharma@mmadpay.in](mailto:shalini.sharma@mmadpay.in)

Phone number: 0124-4842222

(c) Level 3 support

If Merchants' or Customers' concerns or queries remains unresolved after approaching the Level 2 support, the Merchants or Customers can escalate the matter to our Grievance/Nodal officer. The Merchant or Customer must share the previous communications and complaint number.

The details of the **Grievance/Nodal Officer** are provided below:

Contact Name: Janmejy S. Rajan

Email: [janmejy.rajan@mmadpay.in](mailto:janmejy.rajan@mmadpay.in)

Phone: 0124-4842222 / 9810145682

Address: 701, 7<sup>th</sup> Floor, Silverton Towers, Sector 50, Golf Course Extension Road, Gurgaon, Haryana - 122018

We will try to resolve Customer's or Merchant's queries or concerns within (i) 7 (**Working**) days of the query or concern being raised with the Nodal Officer, or (ii) timelines prescribed under RBI guidelines, whichever is earlier.

We will proactively communicate any delay in the resolution time (at any level of the Escalation Matrix) to Customers or Merchants.

## 6. Changes to the Grievance Redressal Policy

The Grievance Redressal Policy is constantly reviewed by our management. We can revise the Grievance Redressal Policy as per changes in our internal policies, our arrangement with our partners

and Facility Providers, and applicable laws. Please review the Grievance Redressal Policy from time to time to keep yourself abreast of these changes.