

**STANDARD OPERATING PROCESS FOR CUSTOMER COMPLAINTS
RELATING TO RUPEE PREPAID CARDS AND FOREIGN TRAVEL CARDS ON
VISA PLATFORM**

1. The Cardholder should lodge complaints related to all Prepaid Cards directly through CMS link provided in the prepaid customer portal- <https://prepaid.onlinesbi.com/CMS/> under other services, which will direct the complainant to <https://cms/onlinesbi.com/CMS>. All the mandatory data along with nature of Complaint, brief details should be furnished.

2. The Complaints so received will be acknowledged first by sending e-mail and SMS alert. The nature of Complaint will be analysed and will be responded immediately, but with a maximum Turn Around Time (TAT) of T+1 day. If the Complaint is related to routine activities like enquiry of Card balance, Statement for the transactions on the Card, etc., the necessary information will be provided at the earliest.

3. Similarly, if the request is for Blocking of Card, the request will be acted immediately.

4. If the request is for resetting of ATM PIN/WEBPIN, the Cardholder will be advised regarding the Charges for the same along with time norms, which is normally 7 days for delivery at the registered Address in India and a maximum of 21 days to Foreign Countries based upon location.

5. If the Complaint is regarding disputed transaction, the Cardholder will be sent dispute form along with time norms for claiming chargeback as per VISA guidelines in force.

SBI Prepaid cards issued in collaboration with Visa carry a Visa acceptance mark indicating that this card is valid at all Merchant Establishment /ATMs accepting Visa cards in India and abroad. All SBI prepaid transactions processed through Visa are conducted in accordance with Visa International Operating Regulations (VIOR).

As per the VIOR for disputed transactions, the step by step guidelines are in place. Briefly the process is as under:

a. Chargeback- Can be raised within 120 days from the date of transaction. Customer after submission of dispute form, to wait for 45 days from the date of Chargeback to get the disputed fund provided no representment is received from Acquirer.

b. Representment- Can be received within 45 days from the date of Chargeback.

c. Pre-Arbitration- If we receive representment from Acquirer, but the customer still disputes the transaction, then we can raise Pre-Arbitration within 30 days from the date of receipt of representment from the Acquirer. Reply to Pre-Arbitration should be received within 30 calendar days from the Acquirer.

d. Arbitration- A Member may file for Arbitration when one of the following occurs:

- The Chargeback and Representment cycle has been completed and the Member has not been able to resolve the dispute.
- An opposing Member has not followed the required steps of a Chargeback or Representment.
- An opposing Member does not accept financial responsibility for a disputed Transaction within 30 calendar days of a pre-Arbitration attempt.

6. If the Cardholder approach the card issuing branch to lodge the complaint, the Staff will guide the Cardholder in lodging the Complaint through CMS. If the Cardholder requests for balance enquiry, Statement of transactions, Blocking of Card, Issuance of replacement Card, the branch will service the Cardholder.

7. If the Cardholder calls 24X7 Toll free Helpline (Contact Centre) 1800112211/18004253800 (from MTNL/BSNL landline/mobile) or STD no. 022-27580506 and 022-27566598 for any query, the representative of Contact centre then lodges the complaint in CMS and the CMS complaints are directed to Prepaid team. Prepaid team after analysing the complaint, provides resolution and close the Complaint by advising the Cardholder by sending e-mail and SMS alert.