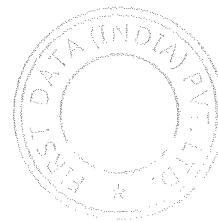


CUSTOMER GRIEVANCE REDRESSAL POLICY

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Rishi

1. INTRODUCTION

This Customer Grievance Redressal Policy (“**Policy**”) has been formulated by First Data Private Limited (“**we**”, “**our**”, “**us**”, “**Company**”) to address complaints/grievances raised by the users of Company including but not limited to Company customers (“**Merchants**”) and the end users of a transaction (“**Consumers**”). Merchant and Consumer will be herein after collectively referred to as “**Customers**” or “**You**” or “**Your**”.

This Policy outlines a structured grievance redressal mechanism available to the Customers for raising their grievances to Company with an aim to ensure a transparent approach towards the resolution of grievances of the Customers. You are requested to read and understand the Policy to ensure the timely redressal of Your concern.

2. PURPOSE AND BACKGROUND

We are committed to comply with applicable laws and regulations related to customer Complaint handling, and strives to respond to complaints in a timely, efficient, and fair manner. This Policy outlines the framework for addressing customer grievances; it aims at minimizing instances of customer complaints and grievances through proper delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances.

3. SCOPE

This Policy applies to all the customers availing the services provided by Company.

4. KEY FEATURES

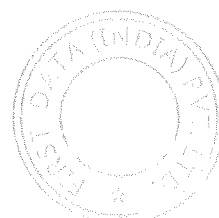
The Policy aims:

- 4.1. To be well-defined and comprehensive;
- 4.2. Easily accessible to Customers through one or more channels;
- 4.3. consists of provisions for the resolution of grievances within the timelines specified in the Policy at each stage; and
- 4.4. Have a well-defined escalation matrix with levels.

5. MERCHANT COMMUNICATION CHANNEL:

5.1 The Customer may raise queries/complaints with us using any of the following modes.

Level	Point of Contact	Mode and Availability
1.	Multi-Channel	Call – 24 X 7 Email – 9:30 AM to 6:00 PM Merchant Mobile Application
2.	Nodal Desk	Email – 9:30 AM to 6:00 PM from Monday to Friday



Note: Customers are advised to exhaust the remedy at the numerically preceding level before escalating to a numerically higher level.

- i. Client Experience team manages Merchant's queries through calls & emails. Client Experience team is also responsible for managing queries received from Customer and help Customers with either on call resolution wherever possible & to raise call ticket or service request to resolving team.
- ii. The officers provide resolution over the call as per process or captures the Service Request ("SR") /Call ticket based on query, which gets assigned to respective team as per the structured workflow to resolve the queries via Company's CRM & Sales Force.

5.2 Level 1: Client Experience: Multi Channel Contact Centre General desk – Calls & Emails

Customers can also write email to Contact Centre. Company attends to various customer queries/complaints on email within defined TAT.

Merchant Care Desk – Language: Hindi/ English: 24x7 Tamil/ Telugu/ Malayalam/ Kannada: 9:30am - 6pm (Monday-Friday)	1800 266 6545 / 1800 102 1671
Email ID -	merchantcare@fiserv.com

5.3 Level 2: Nodal Desk

- i. Customer Escalation matrix:
 - a. Escalation Desk - Email ID: merchantesc@fiserv.com
 - b. Nodal Escalation Officer - Email ID: nodal.escalation@fiserv.com
 - c. Business Head - Email ID: ims-businesshead@fiserv.com

6. COMPLAINT

6.1 **"Complaint"** is defined as a verbal or written expression of dissatisfaction regarding the Company platform and service provided, by an employee / associate, non-employee worker, agent, contractor, or vendor conveyed to Company, is not resolved to the Customer's satisfaction within the timeframe of the initial engagement with the Customer regarding the specific matter.

6.2 Following is the type of Interactions that may need to be classified as Complaint -

- i. Any repeat interaction on the same issue by the Customer
- ii. Any repeat interaction/service request that crosses the stipulated timeframe.
- iii. Any escalation highlighted to senior management, police, legal, regulatory body, social media, and presidential unit.

- iv. The definition of Complaint does not include Customer inquiries, first time requests, questions, suggestions, or other requests for information, collectively defined as “Inquiries”, that do not fall within this Policy’s definition of Complaint.

7. PROCEDURE

7.1. Following is the procedure of collection and analysis of Complaints by the Company:

- i. Distinguishing between Complaints and Interactions.
- ii. All interactions, across channels shall be in scope of complaints management (call, email, walk-in, social media, escalations desk, regulatory body, legal, police, etc.)
- iii. All complaints shall be captured in Salesforce Service-360 CRM (S360)
- iv. Complaints to be assigned to the respective resolving teams for resolution.
- v. Resolution Turn Around Time (TAT) to be shared with the Customers and the same to be tracked and resolved within the stated timelines and close-looped with the Customers.
- vi. Standard reports / dashboards shall be generated for management reporting or regulatory reporting.
- vii. Any abnormal trends shall be analysed for root cause and shall be actioned accordingly.

7.2. Investigation and Resolution of Complaints:

- i. Each Complaint shall be appropriately reviewed, analysed, and resolved.
- ii. During the investigation process, information related to the Complaint must be analysed in a manner that is consistent and fair and clearly documented as part of the Complaint SOP
- iii. Resolution of Complaints shall depend on the specific nature of the Complaint and must be resolved within the TAT as maybe provided from time to time.
- iv. Every Complaint received must be responded. The response may be provided verbally on a call or in writing via email.

8. GOVERNANCE & REPORTING

8.1. For Internal Governance and Reporting:

- i. Weekly Management Information System (MIS) shall be shared with the management & all concerned functions for review.
- ii. Monthly deck shall be shared with senior management and the same shall be reviewed with the APAC Senior Leadership team.
- iii. Root cause analysis shall be prepared at a portfolio level as & when abnormal trends are observed for determining any action, or changes in procedures or any system developments.

9. UPDATING OF GRIEVANCE REDRESSAL MECHANISM

The Company has the right to revise, update or amend this Policy from time to time as per the relevant laws. This Policy is a mechanism sought to be initiated for analysis and requisite action at

the grass root levels towards rectification of any recurring concerns or grievances that may be identified. In the event, any material changes are made to the Policy, we will notify You via this platform.



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