



Annexure A: Other Instructions for Merchant Facilitation

A. Customer/Merchant Support

In order to provide support to merchants and their customers, REs shall:

- i. maintain a fully functional, round-the-clock Customer Support Service Centre that is able to log and escalate issues/disputes, and address queries in a timely manner.
- ii. ensure that merchants prominently display the contact details of the acquiring RE, including but not limited to email, phone numbers, webpages, social media platforms etc. for logging any complaint related to merchant or the RE.
- iii. maintain complete log of complaints along with their status to be reviewed by SBP as and when required.
- iv. conduct awareness sessions for merchants/customers for promoting usage of digital channels at merchant level.
- v. provide complete visibility to the merchants of payment transactions made by their customers through digital means.

B. Dispute Resolution

- i. REs shall develop comprehensive dispute resolution framework including but not limited to roles and responsibilities of all the parties, liabilities, chargeback mechanism, and turnaround time, etc.
- ii. REs shall comply with SBP's applicable instructions on consumer protection and grievances handling mechanism, issued from time to time.