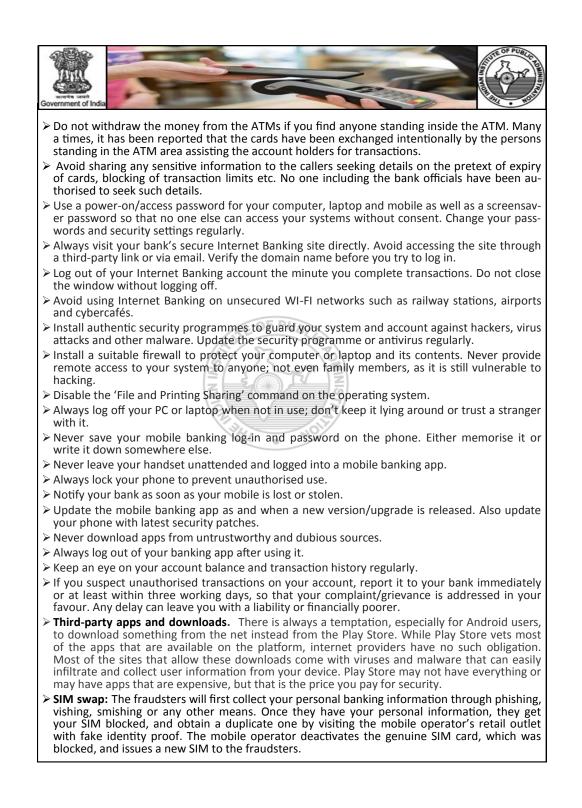


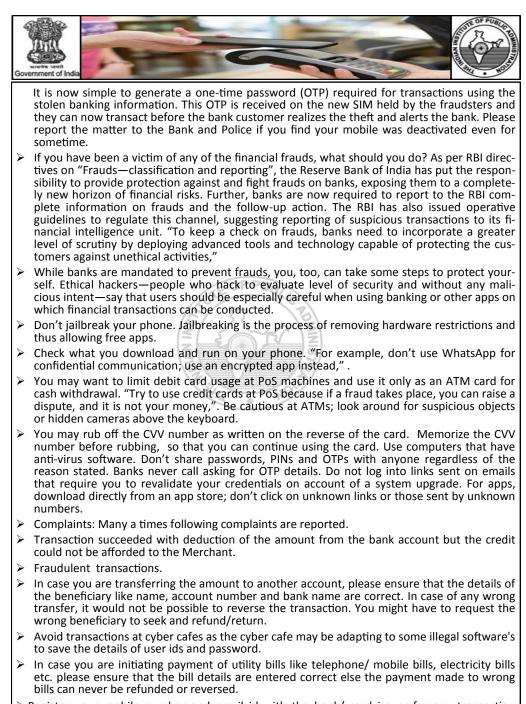
When making a purchase, ensure that the salesperson processes your transaction in your presence. Check your card when it is returned to you by the cashier to ensure that it is yours and that it has not been tampered with any way. Total your charge slip before signing in, as blank spaces serve as an invitation for unscrupulous individuals to ass additional amounts.

STATE CONSUMER HELPLINE KNOWLEDGE RESOURCE MANAGEMENT PORTAL

Centre for Consumer Studies, Indian Institute of Public Administration, New Delhi Phone - (011) 23705055, TELEFAX - (011) 23705054

Email - schkrmp.iipa@gmail.com Website - www.consumeradvice.in, www.consumereducation.in





Register your mobile number and email id with the bank/ card issuer for any transaction alerts.



Many merchants, banks are charging transaction fee for making payments through debit/ credit/ cash cards, internet banking etc. Please study such terms before initiating any such payment.

➤General Transaction Failures.

following could happen:

- 1. Payment deducted from the account but there is a failure at payment gateway due to bad connectivity, server problem etc.
- 2. The payment succeeded at payment gateway but failed while being transferred from the payment gateway to the merchant/beneficiary.
- Payment gateways companies are required to settle payments with banks every day and hence any payment not reaching the payment gateway due to bad connectivity, server problem should get back to the account holder within two working days.
- In case the payment could not reach the merchant or beneficiary account, the payment should get transferred to the merchant//beneficiary within two working days. The consumers may take up the complaints of unsuccessful transactions keeping all the three institutions like Bank, Payment Gateway and the Beneficiary or Merchant in loop.
- The unsuccessful transaction of withdrawal of cash from ATM cards using debit cards should get resolved within 7 days of making complaint to the bank with which the consumer has account irrespective of whichever the bank the card is being used for cash withdrawal. Any delay beyond 7 working days of the complaints, the bank is required to pay penalty @ Rs. 100/- per day of default.

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STATE CONSUMER HELPLINES			
Andhra Pradesh	1800-425-0082,1800-425- 2977	Odisha	1800-345-6724,1800- 3456760
Bihar	1800-345-6188	Puducherry	1800-425-1082,1800-425 -1083,1800-425- 1084,1800-425-1085
Gujarat	1800-233-0222,079- 27489945,079-27489946	Rajasthan	1800-180-6030
Haryana	1800-180-2087	Tamilnadu	044-28592828
Himachal Pradesh	1800-180-8026	Telangana	1800-425-00333
Jharkhand	1800-3456-598	Tripura	1800-345-3665
Madhya Pradesh	155343,0755- 2559778,0755-2559993	Uttar Pradesh	1800-1800-300
Maharashtra	1800-22-2262	Uttrakhand	1800-180-4188
Mizoram	1800-345-3891	West Bengal	1800-345-2808

In case of payment failure while making payment through the wallets, the debited amount should get credited back immediately.