

Spice Pay - Report any unauthorized activity/transaction

(This will be displayed in a separate page on Spice pay web and hyperlink in app)

1. Report a fraud/unauthorized transactions

Spice Pay offers the following services to its customers 24x7 to help them combat such fraudsters and to prevent losses arising from unauthorized transactions. Complaints regarding any fraudulent/unauthorized transaction can be lodged at the following:

1. Raise ticket:

a. Raise a ticket on the Website:

<https://spicemoney.com/complaint-registration-spicepay.php>

2. Mail us on fraudalert@spicemoney.com

To report Fraud on your Spice Pay PPI/wallet please keep/share the transaction details (RRN, Order Id, Amount, Date, and Time) for quick assistance.

A Unique Ticket Number (UTN) which will be used to identify the customer, retrieve all history pertaining to the fraud, and help in faster resolution of the grievance. Please use the Ticket Number generated for future reference or communication with our grievance officer.

The details shared either by i) Raise Ticket or ii) E-mail, upon validation of details RRN, Order Id, Amount, Date, and Time, we shall temporarily freeze your PPI/wallet account for investigation, and you won't be able to login to your wallet account until the investigation is concluded.

Our Investigation team will calling you back to verify your request and inform about the temporarily freeze your PPI/wallet account.

2. Liability of the Customer in the event of an unauthorized transaction:

In accordance and subject to RBI guidelines and directions made available at PPI MD, a customer's liability arising out of an unauthorized payment transaction will be limited to:

S. No.	Particulars	Maximum Liability of Customer
--------	-------------	-------------------------------

(a)	Contributory fraud / negligence / deficiency on the part of the non-bank PPI issuer, including PPI-MTS issuer (irrespective of whether or not the transaction is reported by the customer)	Zero
(b)	Third party breach where the deficiency lies neither with the non-bank PPI issuer nor with the customer but lies elsewhere in the system, and the customer notifies the non-bank PPI issuer regarding the unauthorised payment transaction. The per transaction customer liability in such cases will depend on the number of days lapsed between the receipt of transaction communication by the customer from the non-bank PPI issuer and the reporting of unauthorised transaction by the customer to the non-bank PPI issuer -	
	i. Within three days [#]	Zero
	ii. Within four to seven days [#]	Transaction value or ₹10,000/- per transaction, whichever is lower
	iii. Beyond seven days [#]	Spice Money to decide on a case-to-case basis
(c)	In cases where the loss is due to negligence by a customer, such as where he / she has shared the payment credentials, the customer will bear the entire loss until he / she reports the unauthorised transaction to the non-bank PPI issuer. Any loss occurring after the reporting of the unauthorised transaction shall be borne by the non-bank PPI issuer.	
(d)	Spice Money may also, at its discretion, decide to waive off any customer liability in case of unauthorised electronic payment transactions even in cases of customer negligence.	
# The number of days mentioned above shall be counted excluding the date of receiving the communication from the non-bank PPI issuer.		

3. Turnaround time:

Spice Money shall ensure that all the disputes pertaining to unauthorized transactions reported to it are resolved within 90 days from the date of receipt of such a complaint by a Customer.

In case the Spice Money is unable to resolve the complaint or determine the customer liability, if any, within 90 days, the amount as prescribed in Para 2 above “Liability Of The Customer In The Event Of An Unauthorized Transaction” shall be paid to the customer, irrespective of whether the negligence is on the part of the customer.