NSDL Payments Bank

Process to Raise a Chargeback:

Customer Dispute Submission

- The customer should contact the Call Center or email us at reportfraud@nsdlbank.co.in and provide the following details:

  a. Account Number
  b. UPI ID
  c. Details of the Dispute (Transaction Date, Description, Merchant Details, Transaction Amount)
  d. FIR Copy

  Alternatively, the customer can raise a dispute via the app: Click the top left 3 lines → Select Raise a Dispute (currently labeled as Help) → Select Issue with the transaction → Select Chargeback → Provide relevant details of the transaction and description of the

Verification by Issuing Bank:

- The bank evaluates the dispute.
- Supporting documents (receipts, email correspondence, etc.) may be required from the customer.

Forwarding to Acquiring Bank:

- If valid, the issuer forwards the chargeback request to the merchant's acquiring bank.

Merchant Response:

- The merchant can either accept or contest the chargeback by providing proof (e.g., delivery confirmation ,terms of sale).

Final Decision:

- The issuing bank reviews all evidence and makes a final decision.

What are the documents required to raise a Dispute?

- In case the bank requires any supporting documents to be submitted, the concerned team may request for the additional/ necessary documents via email / SMS.

Where do I submit these documents?

Email – Send us a scanned copy of the duly filled and signed Dispute Form to the email IDs - reportfraud@nsdlbank.co.in
For prepaid card write to prepaid.service@nsdlbank.co.in
Branch – You can choose to visit the NSDL Payments Bank branch to submit the documents. Alternatively the customer can send the documents to the Branch address **Click here for the address.** (Divert this page to https://nsdlbank.com/contact_us.php) .

Where do I submit these documents?

Once a customer has lodged the dispute, a unique reference number will be allocated by the ODR system. An acknowledgement email will be sent to customer's email with the reference number followed by further update through e-mail in 7 working days.

To know more: