

ePay Chargeback/Refund Policy

1. ePay as a policy, does not entertain any chargeback claims barring cases of genuine refunds, as outlined in this policy document.

2. No chargeback claim shall be entertained for payment made on ePay portal by any payment gateway/card issuer/bank, once the transaction is successfully credited into the bank account (accredited bank) of the PAO (Pay & Accounts Officer) of the respective Jurisdiction. A genuine refund shall be processed by respective department (DDO in Court)for whom payment was made online.

3. ePay users need to agree to the terms and conditions (published on ePay portal) before making any payment. These terms and conditions would apply to all refund claims.

What is Chargeback?

4. Chargeback claims simply means a transaction disputed by the credit/debit cardholder. There are many reasons for chargebacks, the most common being: 'service (for which online payment has already been made) not rendered'; 'fraud' or; 'errors (in transaction processing)'. In other words, a chargeback occurs when a cardholder decides to formally dispute a charge on his/her Card bill, usually because someone else fraudulently used that card or he/she has not received the service for the payment already made by him through the card.

5. Various Card associations such as VISA & MASTERCARD have formulated detailed guidelines for the purpose of chargeback. Globally accepted reasons for carrying out chargebacks are also enumerated in several documents.

ePay Refund Policy:

5. ePay provides common interface for all litigants and lawyers to pay court-fees, Fine, Penalty, Judicial deposits and other payments concerning High Courts, District and Taluka Courts, where Case Information System (CIS) of eCommittee, Supreme Court of India is adopted by the Courts concerned. ePay provides link between payer and department for payment, accounting and reconciliation of the Courts. In other words, ePay provides first level User Interface and payment gateway functionalities to the user and accounting functionality to the respective Account Section of the Court. It also provides MIS support to the Courts. However, designated officials/DDO in the department concerned are to provide purpose linked services and will be officials who will entertain any request of refund.

6 .This refund policy applies to those cases where a genuine reason for refund exists on specific grounds as stated below under scenario 1 & 2, subject to a proof of debit to user account; GAR-6 being available and amount having been credited to PAO's account.

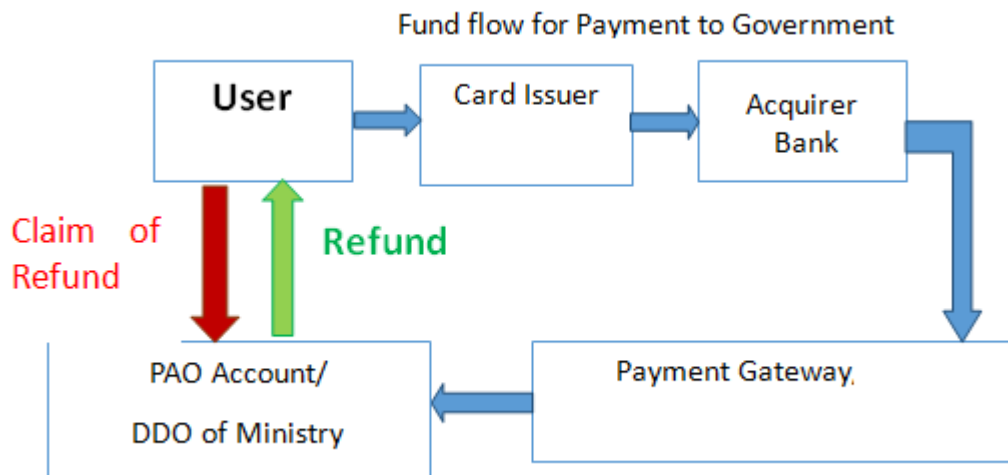
7. Scenario 1:

This is a situation wherein transaction has been completed by the user, GAR6 has been generated (the user has received confirmatory SMS/email) and funds have been credited to PAO account. However, the service department has not delivered the promised service in the given time frame.

Service delivery time frames shall be dictated by Rules & Regulations of the Service Department (Court).User needs to be aware of and understand those guidelines before making any payment through ePay. ePay will not be liable for any refund claims in this regard.

Standard Process for claiming Refund:User will write to the Concerned DDO in Court (e-Mail address will be available on ePay) within 45 days from the date of the transaction. DDO in return will acknowledge the receipt of such request through mail to user and ePay. DDO shall carry out the due diligence for necessary evidences/proof from the user and will check the merit of the claim and a decision on refund claim will be taken.

If Refund claim is accepted by concerned DDO in the service department (Court), refund as per Government Financial Rules (GFR), through generation of financial sanction will be initiated. Concerned DDO will generate a sanction and respective PAO will make the payment to the user on sanction. Refund would be sole discretion of respective service department (DDO in Court) and ePay shall not be held responsible for any refund claims.



8. Scenario 2:

This is a situation where the cardholder's Card has been fraudulently used by someone else to procure goods and services - without his knowledge or prior agreement. Further, GAR6 has been generated (the user has received confirmatory sms/email) and funds have been credited to PAO account.

Standard Process for claiming Refund:User will write to the Concerned DDO in Court Establishment (e-Mail address will be available on ePay) within 15 days of the transaction. DDO in return will acknowledge the receipt of such request through mail to user and ePay. DDO shall carry out the due diligence for necessary evidences/proof from the user regarding the fraudulent use of the card and will check the merit of the claim and a decision on refund claim will be taken. It shall be the discretion and decision of the DDO to involve any other authority on law and order in this regard.

If Refund claim is accepted by concerned DDO in the service department(Court), refund as per Government Financial Rules (GFR), through generation of financial sanction will be initiated. Concerned DDO will generate a sanction and respective PAO will make the payment to the user on sanction. Refund would be sole discretion of respective service department (DDO in Court) and ePay shall not be held responsible for any refund claims.

9. In following cases refund Claims shall not be entertained:-

- i) If Services sought by the User in lieu of payment done, has already been provided to user.
- ii) User no longer want to avail services where payment has already been credited to PAO account.
- iii) Failed/aborted/refunded transactions where Receipt (GAR 6)has not been generated and government account has not been credited.

10. Agreement between user ePay Portal (ePay) is driven by the Terms and Conditions of ePay and by accepting/ agreeing to these Terms and Conditions, the User expressly agrees that his/ her use of the aforesaid online payment Service is entirely at own risk and responsibility of the User. Any Legal issues coming out of Refund claims shall be suitably addressed in accordance with ePay Terms and Conditions.

REFUND PROCEDURE FOR SUCCESSFUL ONLINE RECEIPTS MADE THROUGH CYBER TREASURY

(a) Cyber Treasury is not competent Authority to accord refund against a successful deposited amount. An amount is successfully credited to the Government receipt Account of the State when Challan No and Date are generated against the same in the e-Challan. As per the refund procedure for Government deposits prescribed under Odisha General Finance Rules and SR-347 of the Odisha Treasury Code, for any deposit credited to the State Government Account, the Departmental officer i.e. the authority who received the original amount is the competent authority (Authorized Officer) for sanction and refund.

(b) As regards refund of deposit credited to Government Account, the depositor may request the competent authority (Payment Receiving Authority) to refund the deposited amount (along with the supporting e-Challan with Challan No and Date) in the following procedure if the deposited amount qualifies for refund. The Receiving authority shall judge whether a deposit qualifies for refund. Any deposit which is wrongly made by the depositor and against which no service has been rendered by the payment receiving authority qualifies for a refund.

(c) As per the prescribed procedure, Refund of Revenue shall be prepared in Bill Form No.OTC-39.

(d) The DDO on behalf of the officer who received the original amount (i.e. the Authorised Officer) shall fill in columns 1 to 5 of the Bill Form No.OTC-39 and sign the certificate at foot. Following which the Officer shall forward the OTC-39 Form to the Cyber Treasury Officer, Directorate of treasuries & inspection, Odisha, Bhubaneswar only **for necessary verification or confirmation of Treasury credit**. The Cyber Treasury Officer shall verify the credit by means of the particulars in columns 4 and 5 and affix his signature in column 6 in token of his having done so and return to the officer from whom the Bill Form No.OTC-39 so received.

(e) After receipt of the Bill Form No.OTC-39, the authorised officer requires to issue a Refund Sanction Order and communicate to concerned attached Treasury.

(f) The DDO of the authorised officer shall collect the Bank Account details (Account No and IFSC code) from the depositor. Then the DDO shall prepare the Refund of Revenue Bill (IFMS Bill Type 44) in the DDO interface of IFMS by providing Challan details of the Challan to be refunded and Beneficiary details of the depositor as collected. Then the Refund Bill along with attached OTC-39 Form is submitted to the Treasury following the procedure of bill submission as usually followed by the DDOs. Treasury will process the Bill and the refund amount shall be credited to the Depositor's Account.

District of:		Refund of Revenue							Voucher No.	
Head Chargeable		Major Head Receipt *Demand No.				Deduct Refunds			List of Payment for _____ 2017	
In whose name credited	On what account received	Amount Realised	Date of payment into Treasury	Amount in which included and Head to which Credited	Treasury Officer's signature in token of verification of Treasury Credit	Name of Payee	Amount to be Refunded		Reason & Authority for Refund	Certificate of Departmental Note of Refund
1	2	3	4	5	6	7	8	9	10	
								00	Refund of erroneous credit in to Government Account.	This order of refund has been registered and noted against the original receipt entry in the Departmental Account under my initial and previous order for Refund of the same sum has not been issued. Signature: _____ Designation: _____ Date: _____
						Total		00		
Total (in words) Rupees										
Receive Payment		Receipt of Stamp Required if amount exceed Rs.5000/-		Passed for Payment Rs.			<u>For use in Comptroller' Office</u>			
Claimant' signature				Pay Rs.			Treasury Officer		Admitted: Objected: Auditor:	
Accountant										

Note 1 In case where refunds of fines are permitted to be made direct from Treasuries or Sub-Treasuries other than those at which they were credited to the entry in Column (5) should include the name of the Treasury in which the amount was credited and column (6) should be filled up by the Treasury Officer at the headquarters (not Sub-Treasury)

* "In cases of Refund of Stamp Revenue it may be specified in the space for Major Head of Receipt whether the refunds relate to Judicial or Non-Judicial Stamps. The refunds under 333 Irrigation, Navigation, Drainage and Flood Control Projects, etc, may also be classified according as these relate to "A-Irrigation Works" or "B-Navigation, Embankment, etc"

Note-2 Refer S.R. 349-A for validity of this Refund Order (Notification No.19747-Tr-A-103/65-F dated the 17th May 1965)
(Notification No.22202-Try-II-48/74-F, dated the 4th June 1974)