



ORIENTAL BANK OF COMMERCE

(A Government of India Undertaking)
H.O.: Plot No. 5, Institutional Area, Sector-32, GURUGRAM

CHARGEBACK / DISPUTE FORM

[For ALL e-Channel Disputed Transactions]

Account Number*		Branch	
Account/ Customer's Name			
ATM / DEBIT Card Number	[Mandatory for Card Transactions]		
Transaction MODE	<input type="checkbox"/> OBC-ATM <input type="checkbox"/> NON OBC-ATM <input type="checkbox"/> POS / PURCHASE/ E-COMMERCE [Transactions using ATM-DEBIT CARD/PIN / OTP]		
	<input type="checkbox"/> Net-BANKING <input type="checkbox"/> MOBILE-BANKING <input type="checkbox"/> Others: _____ [Transactions using LOGIN-ID / PASSWORD / M-PIN / OTP]		
Regd. Mobile No.		Email-ID	

I wish to dispute the below transaction debited to my Account for the following reason.

Transaction Date [DD / MM / YYYY]	ATM-ID/ POS-ID/ Merchant Name/ Location	ATM / POS Owner-Bank	Trxn / Ref No.	Amount Debited to the Account	Amount disbursed at ATM	Disputed Amount
DD / MM / YYYY						

[Please ONLY one below Option]

[Please submit SEPARATE form for each claim]

Reason for dispute:

- ATM Cash: NO Cash/ LESS Cash** was dispensed from the ATM but my Account was debited for the Transaction amount.
[In case of multiple debits involving same / different banks, customer should clearly mention the name of the bank and the correct transaction amount for which cash was NOT dispensed or LESS cash was dispensed]
- Online Net Banking:** E-Commerce/ Bill or Tax Payment / NEFT / RTGS / IMPS Transaction was failed and refund not received in the Account.
- Mobile Banking** : Fund Transfer initiated through NEFT / RTGS / IMPS not received by Beneficiary.

POS/ PURCHASE/ E-COMMERCE: It is essential that the customer first contacts the merchant and tries to resolve the dispute.

I / We have contacted the Merchant on Date DD / MM / YYYY. **"Correspondence and response received from them is enclosed".**

- Paid by Other Means:** The transaction was settled by other means. (Attach copy of cash memo/ other bank card statement/ Cheque etc.)
- Cancelled Transaction/ Refund NOT received:** Transaction was cancelled by the merchant on date _____, but I have not received the credit / refund for the same. (Copy of credit voucher / refund note / merchant letter confirming the credit due)
- Duplicate Billing:** I have done only one transaction on date _____, but I was billed for _____ times.
(The successful slip copy with Approval code to be provided. Ticket Booking History is to be provided in case of online transactions)
- Wrong Transaction Amount:** Actual Transaction Amount was ₹ _____, but I was billed for ₹ _____.
- Services NOT rendered / goods NOT received:** Merchant failed to deliver goods / render services expected by date _____.
Full Description of the merchandize / Services not received by the customer is to be provided. Any other details/ correspondence with merchant on the card holder's attempt to resolve the dispute should be attached.
- Unauthorized/ Fraudulent Transaction:** The transaction is/was not authorized by me or any of my family members. (Card should be Blocked)
 1. The card is in my possession.
 2. The card was lost on date _____ and was reported on date _____
(A detailed letter from the customer about the transaction to be enclosed)
- OTHERS:** Please specify details: _____

Declaration:

- I /We declare that all information given in this form is true and correct to my knowledge and all the enclosures are genuine and valid.
- I /We hereby agree to indemnify the Bank in case, if the subject chargeback is "represented / rejected" by the acquiring Bank.
- I /We understand that resolution of the dispute is subject to the respective timelines of the Network.
- I /We understand ALL fields of this form are duly filled and lack of documentation may delay resolution of dispute.

Place : _____

Date : DD / MM / YYYY

Account / Card Holder's Signature

For Branch Use ONLY:

B/o: _____

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We confirm that the customer's account is debited as below for the above mentioned transaction and that the transaction amount/ difference amount has not been credited back to the customer. Further, complaint is registered in IDEAS for card transactions and any given "correspondence made by the customer with merchant" is sent to DBD, Corporate Office on below email-ID's.

Finacle Tran-ID : _____ Tran Date: DD / MM / YYYY

Tran Amount : ₹ _____ Regd. Complaint No. of IDEAS: _____ Regd. Date: DD / MM / YYYY

Employee Name: _____ P.A. No. _____ Signature of Authorized Bank's Official.



Branch may send correspondence to the respective Chargeback resolution team at DBD on below email-ID's:

ATM Cash Dispute → obcchbk@obc.co.in

POS/E-Commerce using Debit Card Dispute → coc.ecom@obc.co.in

Net-Banking Dispute [Not using Card] → ibank_chbk@obc.co.in

Mobile-Banking Dispute → mbank@obc.co.in