



AZ IDŐ PÉNZ.



PAYMENT ERROR AND DISPUTE RESOLUTION FOR INSTANT TRANSFERS INITIATED WITH A UNIFIED DATA ENTRY SOLUTION

ANNEX 21 OF THE ICS BUSINESS TERMS AND CONDITIONS



ISO 9001
tanúsított



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1. Introduction

1.1. Purpose of the document

The purpose of this document is to describe the rules of the payment error and dispute resolution handling procedure applicable in the case of payments made by means of an instant transfer initiated with a unified data entry solution (hereinafter: EAM) in the internet and physical commercial environment (directed from the consumer's payment account to the bank account of merchant (who can be a legal person or an individual entrepreneur)).

The dispute resolution is not intended to settle a civil dispute between the Payer and the Beneficiary, but to support an agreement between the payment service providers regarding the reimbursement of the amount of the instant credit transfer order initiated by the Payer through the EAM (hereinafter: EAM instant transfer), based on the documents provided by the Payer and the Beneficiary.

This document

- ▶ applies exclusively to the dispute resolution procedures relating to payment errors (e.g. double debit or incorrect amount indicated by the Payer) arising during the execution EAM instant transfers initiated by the EAM on the payment account of a natural person (hereinafter: Payer), and which are corrected during this dispute procedure,
- ▶ deals with the handling of dispute resolution arising from technical errors during the execution of EAM instant transfers (e.g. when the Beneficiary informs the Sub-aggregator of the technical error),
- ▶ contains the rules of dispute resolution procedure and the obligations and deadlines arising from them,
- ▶ outlines the payment processes to be applied as a result of the dispute resolution procedure.

This document does not cover:

- ▶ correction errors that have arisen in the account management activity of account servicing payment service providers (ASPSP) and the settlement of payment claims made between the ASPSP, the range of contracted Beneficiaries included in the dispute resolution procedure, the conditions of the Merchant contract, their role and duties towards the Payer in the dispute resolution procedure.

The dispute resolution procedure does not affect the civil law disputes between the Beneficiary and the Payer concerning claims arising from the basic legal relationship between the Beneficiary and the Payer for the sale of goods and the provision of services.

1.2. References, documents used

Identifier	Address--
Relevant legal regulations	
Decree of the Magyar Nemzeti Bank	MNB Decree No 35/2017 (XII.14.) on the Conduct of Payments (hereinafter MNBr.)
Message Implementation Guide	
GIRO Message Implementation Guides	The current version of the ISO 20022 pain.002 Message Implementation Guide (MIG), which is available to participants on the GIRO website.

2. General overview

The document describes the process of the dispute resolution handling procedure related to EAM instant transfer in the internet and physical environment, and its scope extends to EAM instant transfer orders between payment accounts maintained by different ASPSP, as well as to EAM instant transfers between payment accounts maintained by the same payment service provider (hereinafter the former: interbank EAM instant transfers, the latter: EAM instant transfers within the bank).

For the definitions used in this document, the provisions of the MNBr. and the BKR Rules of Procedure apply.

2.1. General rules on the dispute resolutions procedure

The Payer reports disputes arising from the service or goods purchase contract with the Beneficiary primarily to the Beneficiary from whom he purchased the service or product.

In case a dispute remains between the two parties after direct consultations, the Payer shall have the possibility, in addition to any other legal means at its disposal, to report the dispute to the payment service provider (ASPSP) or payment initiation service provider (PISP) through which the disputed instant transfer was initiated. That payment service provider may initiate a dispute resolution procedure to request a refund of all or part of the EAM instant transfer through the JIRA Error Management System (hereinafter JIRA System). The dispute resolution procedure shall be between the Payer's payment service provider and the Sub-aggregator involved in the EAM instant transfer. If the dispute resolution is accepted, the objected amount will always be transferred via the Payer's payment service provider to the Payer's payment account through the GIROInstant system, from which the objected EAM instant transfer was initiated.

This procedure is also applicable in case the Beneficiary detects a technical error in an EAM for an instant transfer and reports it to the Sub-aggregator. On the basis of the Beneficiary's indication, the Sub-aggregator shall initiate a dispute resolution procedure with the Payer's payment service provider or payment initiation service provider.

The recall (message camt.056) is not applicable in the dispute resolution procedure.

Dispute resolution related to an EAM intra-bank instant transfer should also be recorded in JIRA system. Exceptions to this rule are cases arising from and reported in connection with dispute resolution requests relating to suspected or actual fraudulent intra-bank EAM instant transfer transactions, where the ASPSP indemnifies or has indemnified the customer at its own discretion. These dispute resolution requests do not need to be recorded in the JIRA system.

If the contested claim is accepted, the refund must be made by instant transfer through GIROInstant.

The dispute resolution procedure is not a public procedure, and third parties may only gain access to it by applying the rules on data protection.

Types of dispute resolution procedure:

1. A basic procedure which may result in
 - accepting the dispute resolution in full or partial amount,
 - the acceptance or rejection of the dispute resolution in its entirety due to the failure of the payment service provider or the Beneficiary involved in the dispute resolution procedure to fulfil its obligations as set out in this document, or
 - rejection of the dispute resolution.
2. A dispute resolution procedure with the involvement of a Dispute Resolution Committee, which may result in
 - accepting the dispute resolution in full or partial amount, or
 - rejection of the dispute resolution.

The payment service provider concerned by the objection procedure is obliged to pay the fee set out in the BKR Fee and Charge Regulations when using the service.

2.2. Stakeholders of the service

Payer

A natural person involved in the dispute resolution procedure but not participating in it, who initiates an instant credit transfer via EAM and who sends a signal to the ASPSP or the PISP whose mobile apps were used to complete the EAM instant payment.

Beneficiary (Merchant)

A Beneficiary (legal person or an individual entrepreneur) who is involved in the dispute resolution procedure but is not a party to it, and who is the beneficiary of the EAM instant transfer underlying the dispute resolution procedure.

During the dispute resolution procedure initiated by the Payer, the Beneficiary's task is to submit the documents underlying the dispute resolution at the request of the Sub-aggregator, if she wishes to submit evidence in addition to rejecting the objection.

Sub-aggregator

The Sub-aggregator is payment service provider participating in the dispute resolution procedure and contracting with Beneficiaries receiving EAM instant transfers. The task of the Sub-Aggregator is to screen the Beneficiaries, monitor their prudent operation, filter out fraudulent behavior, terminate the contracts concluded with them, and stand up for the Beneficiary's voluntary but not refunded instant payment.

In case of a dispute resolution procedure, it is the Sub-aggregator's task and obligation to request the underlying information and data from the Beneficiary. The Sub-aggregator is obliged to check and therefore undertakes to guarantee that personal data is not shared in error tickets and documents during the dispute resolution process.

Upon the Beneficiary's indication, the Beneficiary may also initiate a dispute resolution procedure in the JIRA system against the Payer's payment service provider or payment initiation service provider.

At the request of the Beneficiary, he can also initiate a dispute handling procedure in the JIRA system against the Payer's ASPSP or PISP.

The Payer's payment service provider or payment initiation service provider (hereinafter referred to as both Payer's payment service provider)

The Payer's payment service provider is the payment service provider involved in the dispute resolution procedure through which the Payer has initiated an EAM instant transfer order. If the EAM instant transfer is initiated through a PISP, the PISP acts in the objection handling procedure.

The Payer's payment service provider will identify the Payer during the dispute resolution process, record the dispute resolution request in the JIRA system, attach the supporting documents for the objection related to the objection code, if necessary, and receive the refund request response message via JIRA.

The Payer's payment service provider identifies the Payer during the dispute resolution procedure, records the dispute resolution request on the dedicated JIRA system, if necessary, attaches the documents supporting his objection related to the given dispute resolution handling code, and receives the refund request response via the JIRA system.

The Payer's payment service provider is obliged to ensure that no personal data is shared in the error messages and documents during the dispute handling procedure. The processes established in JIRA system do not require the attachment of documents, however, the Payment Service Provider may decide at its own discretion to attach documents supporting its objection without including personal data. It is the obligation of the Payer's Payment Service Provider to check and therefore guarantees that no personal data is shared in the dispute resolution process, neither in the error tickets nor in the documents.

It is the responsibility of the Payer's Payment Service Provider to ensure that only one dispute handling procedure is initiated to resolve a single objection.

The Payer's payment service provider is also obliged to notify the Sub-aggregator via JIRA system, if its objection is accepted, if the Beneficiary has not refunded the objected amount by instant transfer despite the acceptance of the objection.

In the case of dispute resolution to an intra-bank EAM instant transfer, the Payer's payment service provider must record itself as the recipient in JIRA system when picking up the JIRA error ticket (hereinafter error ticket).

GIRO Zrt.

Set up and operate the JIRA system, where payment service providers can open error tickets for each disputed case, in order to ensure that the dispute handling process is as automated as possible. The JIRA system ensures the unchanged and retrievable storage of error tickets and documents, thereby monitoring the status and deadlines of individual dispute resolution procedures, as well as the ability to share the necessary documents between the payment service providers participating in the dispute resolution handling procedures.

GIRO Zrt., as the operator of the Dispute Resolution Committee (hereinafter VDT), has the right to request the information on which the dispute resolution procedure is based from the parties involved in the execution of the EAM instant transfer (either the Sub-aggregator, or the Beneficiary, or the Payer's payment service provider), if it needs this information to verify the outcome of the process. The information provided must not contain personal data.

Dispute Resolution Committee

If no agreement is reached between the payment service providers involved in the basic dispute resolution procedure regarding the objection, the VDT, which is operated by GIRO Zrt., will act in accordance with the internal procedure established for it.

The VDT shall have 30 calendar days to decide on the dispute resolution. The VDT informs the Payer's payment service provider and Sub-aggregator, who has a contractual relationship with the Beneficiary, of the decision in writing.

Sender

The Sender of an open error ticket to initiate the dispute resolution handling procedure. The Sender may be the Payer's Payment Service Provider or the Sub-aggregator involved in the EAM instant transfer. The term is used in this document only in the section Deadlines, Dispute resolution procedure with involvement of VDT, and in the description of the Dispute Resolution Workflow Process.

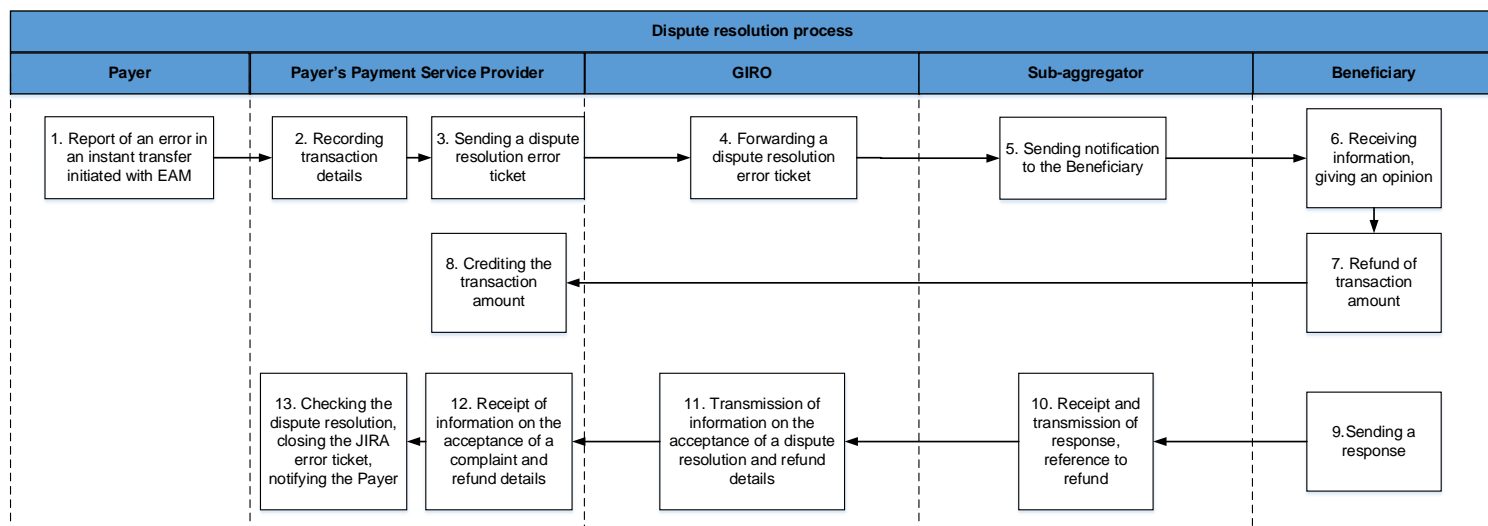
Addressee

Addressee (hereinafter Recipient) of an error ticket opened as part of the objections handling procedure. The Recipient may be the Sub-aggregator involved in the transaction or the Payer's payment service provider. The term is used in this document only in the section on Deadlines, in the section on the Dispute Resolution Process with the involvement of the VDT and in the description of the Dispute Resolutions Handling Workflow. It is the responsibility of the Recipient to ensure that no personal data is included in the defect note or in the documents attached to the dispute resolution procedure.

3. The dispute resolution process

This chapter provides an overview of message flows, describing the logical relationship between the process steps and their role in the dispute resolution process.

3.1. Positive flow



1. figure - Instant transfer specific objection handling process, positive flow

Steps in the process:

1. The Payer shall report the EAM instant transfer error to its payment service provider.
- 2.-4. The Payment Service Provider of the Payer shall, on the basis of the indication of the Payer, initiate the dispute resolution procedure as set out in Section 2.2 within the time limit specified for this purpose, by creating the JIRA error ticket and may also attach the underlying documents.
- 5.-6. The Sub-aggregator shall respond to the JIRA error ticket within the time limit specified.

The Sub-aggregator will notify the Beneficiary of the opening of the dispute resolution procedure, forwarding the information necessary to reply to the objection.

If the validity of the dispute resolution is clear to the Sub-aggregator, it will only send a notification to the Beneficiary in order to initiate the instant transfer for the refund.

If the Sub-aggregator fails to comply with its obligation to provide feedback within the time limit for responding (including its own failure or the case where the Beneficiary has not provided the information necessary to respond to the dispute resolution within the time limit set out in this document), the objection shall be deemed to be accepted in its entirety and the Sub-aggregator shall be obliged to refund the objected amount to the Payer via the Payer's payment service provider.

Failure to do so constitutes a breach of contract and in this case GIRO Zrt. is entitled to charge a penalty fee.

7.-8. The Beneficiary shall reimburse the disputed amount to the Payer's payment account by instant transfer, indicating the relevant JIRA error ticket ID.

If the Beneficiary fails to reimburse the amount of the affected EAM instant transfer within the time limit, the Sub-aggregator shall be obliged to reimburse the amount of the accepted dispute resolution to the Payer. Failure to do so shall constitute a breach of contract and in such case GIRO Zrt. shall be entitled to charge a penalty fee.

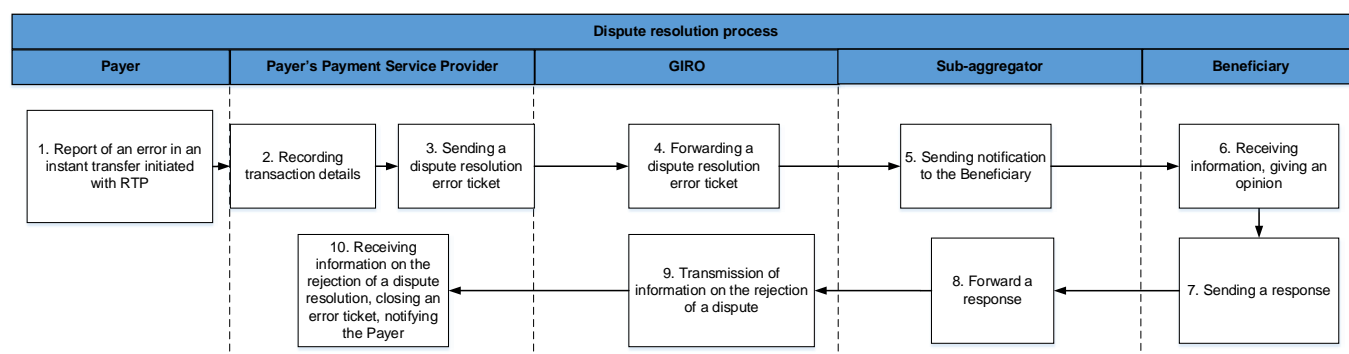
9-12. The Beneficiary shall notify the Sub-aggregator of the fact of the refund, provide the details of the instant transfer, on the basis of which the Sub-aggregator shall indicate the acceptance of the dispute resolution in a JIRA error message via the GIRO to the Payer's payment service provider.

The error message must contain the following details of the dispute resolution procedure, which are necessary to identify the instant transfer that is the subject of the objection and which is the refund of the EAM instant transfer:

- ▶ Amount of refund
- ▶ Refund date
- ▶ Return message (PAIN.002 Msgid and JIRA error ticket ID)

13. After verifying that the refunded amount has been credited to the Payer's payment account, or after notifying the Payer's ASPSP, the Payer's payment service provider shall close the JIRA error ticket and notify the Payer. If the dispute procedure on behalf of the Payer was not initiated by the Payer's ASPSP, the Payer's ASPSP shall, upon request of the Payer's payment service provider, provide information on the execution of the transfer.

3.2. Negative flow



2Figure - Instant transfer specific dispute resolution process - negative flow

1.-6. The steps in the process are the same as in Figure 1.

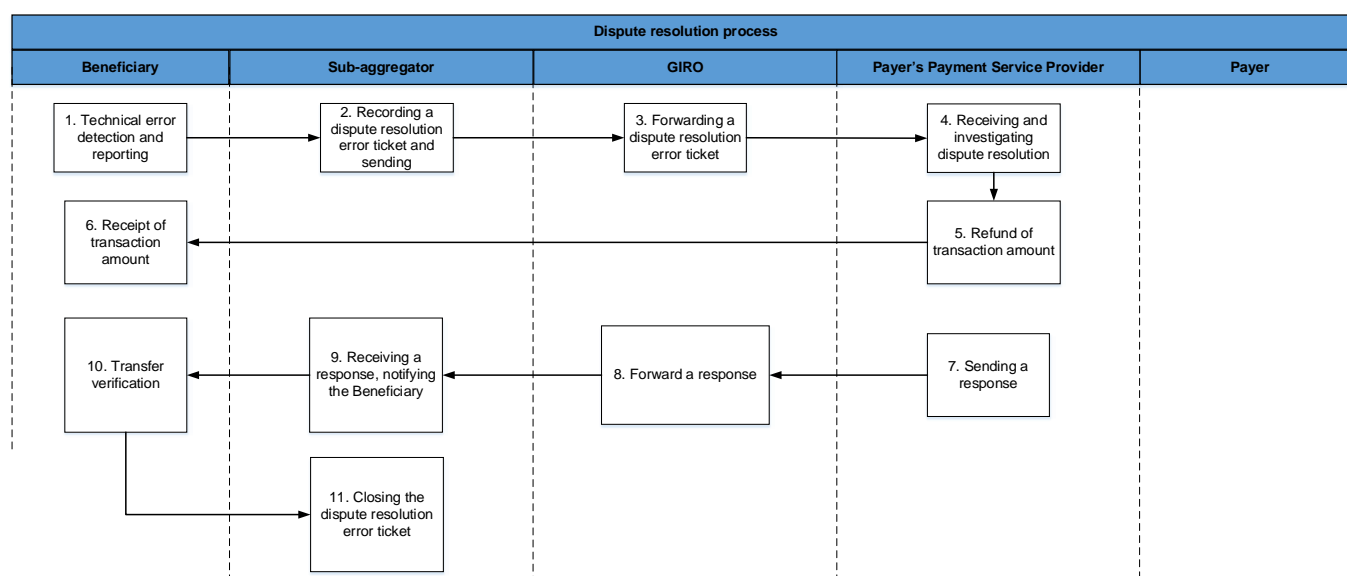
7. If the Beneficiary does not agree with the objection, does not refund the amount of the EAM instant transfer on which the objection is based, it shall inform the Sub-aggregator of the rejection of the objection.

The Beneficiary shall attach the documentation on which the rejection is based.

8.-10. Based on the information received and the documentation supporting the rejection, the Sub-aggregator shall indicate the fact of rejection in a JIRA error message and attach the documents to the Payer's payment service provider via GIRO.

If the Payment Service Provider of the Payer contests the validity of the rejection of the objection and still claims the refund, the procedure described in the chapter "Dispute resolution procedure with the involvement of the VDT" shall apply.

3.3. Error flagged by Sub-aggregator - positive flow



3Figure - Instant transfer specific dispute resolution - Sub-aggregator for errors found - positive flow

1. The Sub-aggregator, either independently or upon the Beneficiary's indication, will initiate the dispute resolution procedure as described in point 2.2 within the time limit set for this purpose, by creating the JIRA error ticket, providing the data necessary to identify the EAM instant transfer and describing the objection. No personal data will be recorded.

2.-4. The error message is sent via JIRA to the Payer's payment service provider, who will investigate the complaint.

5-6. The Payer's payment service provider, which is the Payer's account holder, shall, in case of acceptance of the objection, verify that the Payer has transferred the amount objected to the Beneficiary's payment account, or, if the Payer's payment service provider is not the Payer's account holder,

request information from the Payer about the fact of the transfer and the details of the transfer as specified in points 7-9.

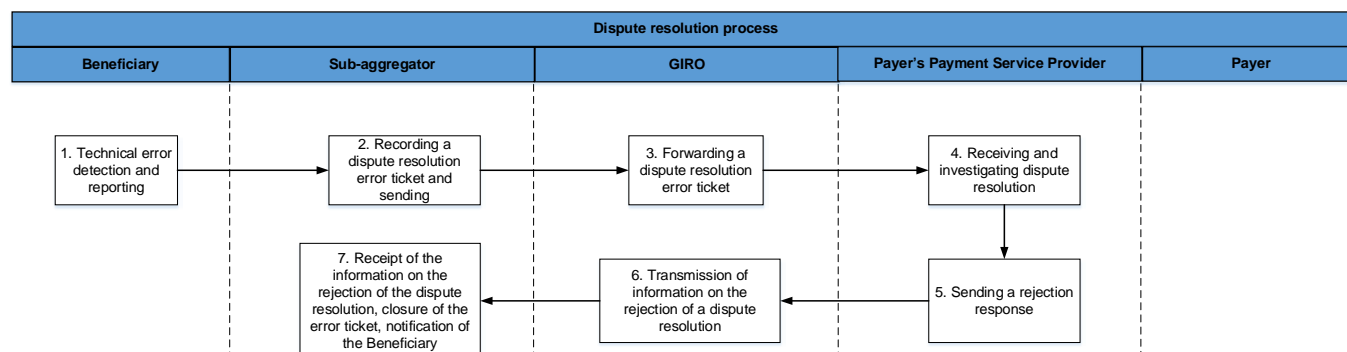
7-9. The Payer's payment service provider (based on the verification under points 5-6 in the case of an account manager; and based on the information received from the Payer in the case of a non-account manager) shall provide the details of the instant transfer, on the basis of which JIRA shall indicate the acceptance of the claim for the handling of the objection in an error message to the Sub-aggregator via GIRO.

The error message must contain the following details of the dispute resolution procedure, which are necessary to identify the EAM instant transfer that is the subject of the objection:

- ▶ Transfer amount
- ▶ Date of transfer
- ▶ Transfer message (PAIN.002 Msgid and JIRA error ticket ID)

10-11. After verifying the crediting of the transferred amount to the Beneficiary's payment account, or if the Sub-aggregator is not the Beneficiary's account manager, after notifying the Beneficiary's ASPSP service provider, the Sub-aggregator closes the JIRA error ticket and notifies the Payer's payment service provider.

3.4. Error flagged by Sub-aggregator - negative flow



4Figure - Instant transfer specific dispute resolution - Sub-aggregator for errors found - negative flow

1-4. The steps in the process are the same as in Figure 3.

5-6. If the Payer's payment service provider disagrees with the objection and refunds the amount of the EAM instant transfer on which the objection is based, it will inform the Sub-aggregator of the rejection of the objection by rejecting and returning the JIRA error ticket.

7. The Sub-aggregator will receive the JIRA error ticket, including the fact and the reason for rejecting the objection, and will close the error ticket and notify the Beneficiary.

If the Sub-aggregator disputes the validity of the rejection of the objection and still claims a refund, the procedure described in the chapter "Dispute resolution procedure with the involvement of the VDT should be followed.

3.5. Dispute resolution procedure with the involvement of VDT

If the Sender does not agree with the outcome of the primary level objection procedure, a VDT will be involved, as if the Sender disputes the outcome of the primary level objection procedure, the VDT procedure will be initiated upon notification of the Sender's disagreement in order to resolve the dispute between the payment service providers involved in the primary level objection procedure. The role of the VDT is performed by GIRO Zrt.

Irrespective of the objection procedure, the Payer and the Beneficiary may pursue their claims arising from the underlying underlying legal relationship through legal proceedings.

During the procedure, the VDT is obliged to treat the parties equally.

In the course of its procedure, the VDT shall decide solely on the basis of the error records and documents submitted to the JIRA system by the payment service providers involved in the primary level objection procedure.

If necessary, the VDT may request additional information from the payment service providers involved in the EAM instant transfer process as a basis for the dispute resolution procedure.

4. Deadlines

Exceeding the time limits set out here will automatically result in the rejection or acceptance of the objection, depending on which payment service provider is responsible for the delay.

Time limits for dispute resolution procedures:

1. The time limit for initiating the objections procedure shall be calculated from the date of execution of the EAM instant transfer or, if the goods or services are executed after the date of the instant transfer, from the date of execution of the goods or services or the time limit thereof. The relevant time limits are set out in Chapter 6.2 by dispute resolution code.
2. The Sender shall initiate the objection procedure within 15 working days of the notification of an error by the Payer or the Beneficiary to the EAM by instant transfer by creating a JIRA error ticket, which is the date of the start of the objection procedure. If the deadline is not met, the Sender is responsible for reimbursing the amount objected to.
3. If the data recorded by the Sender is incomplete, the Recipient may request a completion, if necessary, within 2 working days of receipt of the completion, the Sender shall request the notifying Payer or Beneficiary to complete the completion, who shall have 10 working days to do so. The Sender is obliged to record the submitted deficiency within 2 working days.
4. The Recipient may initiate a deficiency claim up to 2 times.
5. The Recipient must respond to JIRA's notice of defects within 30 calendar days of the initiation of the objection procedure or, in the case of a request for a correction, of the receipt of the correction.
6. If the Sender wishes to contest the outcome of the first level dispute resolution procedure, it has 14 calendar days to do so. Once the Sender has contested the outcome of the first level objection procedure, the VDT must take a decision within 30 calendar days. If the VDT requests additional



information on the payment service providers involved in the execution of the EAM's instant credit transfer, in addition to the information provided by the payment service providers involved in the initial dispute resolution procedure, the time limit shall be extended by 10 days.

7. Within 5 working days of the acceptance of the dispute resolution, must refund the amount of the EAM instant transfer objected to. The acceptance of the objection must be indicated by setting the status to "accepted". In case the Beneficiary does not initiate the refund, the Sub-aggregator will refund the disputed amount to the Payer within 2 business days after the notification of the Payer's payment service provider. In the case of a Sub-aggregator initiated dispute resolution procedure, the Payer's payment service provider shall refund the amount of the EAMI transfer underlying the accepted objection.
8. Once the refunded amount has been credited to the Payer's or Beneficiary's payment account, the Sender, or, if it is not the Payer's or Beneficiary's account manager, the account manager will close the JIRA error ticket within 7 working days of the notification of the account manager.

In the event of downtime due to a possible failure of the JIRA system, the time limits for the dispute resolution process will be extended by the time of the downtime.

Failure to comply with the above deadlines constitutes a breach of contract, and GIRO Zrt. is entitled to apply penalty fees against the parties concerned.

The parties participating in the dispute resolution procedure must notify GIRO Zrt. if they observe any delay on the part of the other parties.

5. Availability of the service

The Service is available on weekdays, **from 7 am to 7 pm.**

For **business and financial issues (e.g. billing claims handling)** Customer Relationship Managers are available on working days Monday-Thursday 8-17:00 and on Fridays 8-16:00 at the following contact details:

Telephone: +36-1/428-5623

e-mail: info@mail.giro.hu

IT HelpDesk operators are available for **technical questions.**

Working days 7-19 hours.

Telephone: +36-1/280-7101, +36-1/280-7112, +36-1/280-7115

With the appropriate authorisation, requests for the service can be sent via the JIRA SD interface.

6. Recording of dispute resolution requests

In the course of the dispute resolution procedure, the participating payment service providers shall make statements in the JIRA system in the form of JIRA error tickets, using the dispute resolution codes and transaction identification data set out in this Annex and attaching the supporting documents.

6.1. File formats that can be attached to a complaint handling procedure

The JIRA system has a capacity limit of 100 MB, which should be taken into account when attaching any supporting documents. The parties involved in the dispute resolution procedure (Payer's Payment Service Provider or Sub-aggregator) may decide at their own discretion whether to attach supporting documents.

6.2. Dispute resolution handling codes

Dispute resolution handling code	Title	Time limit for handling disputes	Deadline for responses	Data to be recorded
DUPL	Duplicate payment	180 days from completion	30 days	1. Transaction details: <ul style="list-style-type: none"> - Transaction ID (Message ID) - EndtoEnd ID - Payer BIC or BEI code - Beneficiary BIC or BEI code - Transaction amount - Acceptance date and time 2. Transaction details <ul style="list-style-type: none"> - Message ID - EndtoEnd ID - Payer BIC or BEI code - Beneficiary BIC or BEI code - Amount of transaction - Acceptance date and time - Disputed amount.
AM09	Debit of incorrect amount	180 days from completion	30 days	Transaction details <ul style="list-style-type: none"> - Transaction ID (Message ID) - EndtoEnd ID - Payer BIC or BEI code - Beneficiary BIC or BEI code - Transaction amount - Acceptance date and time - Disputed amount.
SVNR	The goods you paid for have not arrived	180 days from completion	30 days	Transaction details <ul style="list-style-type: none"> - Transaction ID (Message ID) - EndtoEnd ID - Payer BIC or BEI code - Beneficiary BIC or BEI code - Transaction amount



				<ul style="list-style-type: none"> - Acceptance date and time - Amount claimed
DS24	Late delivery	180 days from completion	30 days	<ul style="list-style-type: none"> Transaction details: <ul style="list-style-type: none"> - Transaction ID (message ID) - EndtoEnd ID - Payer BIC or BEI code - Beneficiary BIC or BEI code - Transaction amount - Acceptance date and time - Amount claimed
UPAY	Incorrect performance	180 days from completion	30 days	<ul style="list-style-type: none"> Transaction details: <ul style="list-style-type: none"> - Transaction ID (Message ID) - EndtoEnd ID - Payer BIC or BEI code - Beneficiary BIC or BEI code - Transaction amount - Acceptance date and time - Amount claimed
FRAD	Fraud - not initiated by customer/ initiated by customer	180 days from completion	30 days	<ul style="list-style-type: none"> Transaction details: <ul style="list-style-type: none"> - Transaction ID (Message ID) - EndtoEnd ID - Payer BIC or BEI code - Beneficiary BIC or BEI code - Transaction amount - Acceptance date and time - Amount claimed
CUST	Withdrawal from the purchase	60 days from completion	30 days	<ul style="list-style-type: none"> Transaction details: <ul style="list-style-type: none"> - Transaction ID (Message ID) - EndtoEnd ID - Payer BIC or BEI code - Beneficiary BIC or BEI code - Transaction amount - Acceptance date and time - Amount claimed.
TECH	Technical error	60 days from completion	30 days	<ul style="list-style-type: none"> Transaction details: <ul style="list-style-type: none"> - Transaction ID (Message ID) - EndtoEnd ID - Payer BIC or BEI code - Beneficiary BIC or BEI code - Transaction amount - Acceptance date and time - Disputed amount.



NARR	Other	60 days from completion	30 days	Transaction details (see above) or other details identifying the transaction Amount claimed

6.3. Storage of dispute resolution handling items

Pending dispute resolution items can be found in the JIRA system in the form of JIRA error tickets with a unique identifier, which can be used to search the system. The storage of the documents attached to each batch during the dispute resolution procedure and the storage of the comments generated during the dispute resolution procedure between the two parties, with user and time stamp, is also done in JIRA.

The JIRA error records containing the closed objection management batches are available online in the JIRA system for 13 months from the date of closure, together with all related data. Archived data will be kept for 8 years.

6.4. JIRA Workflow

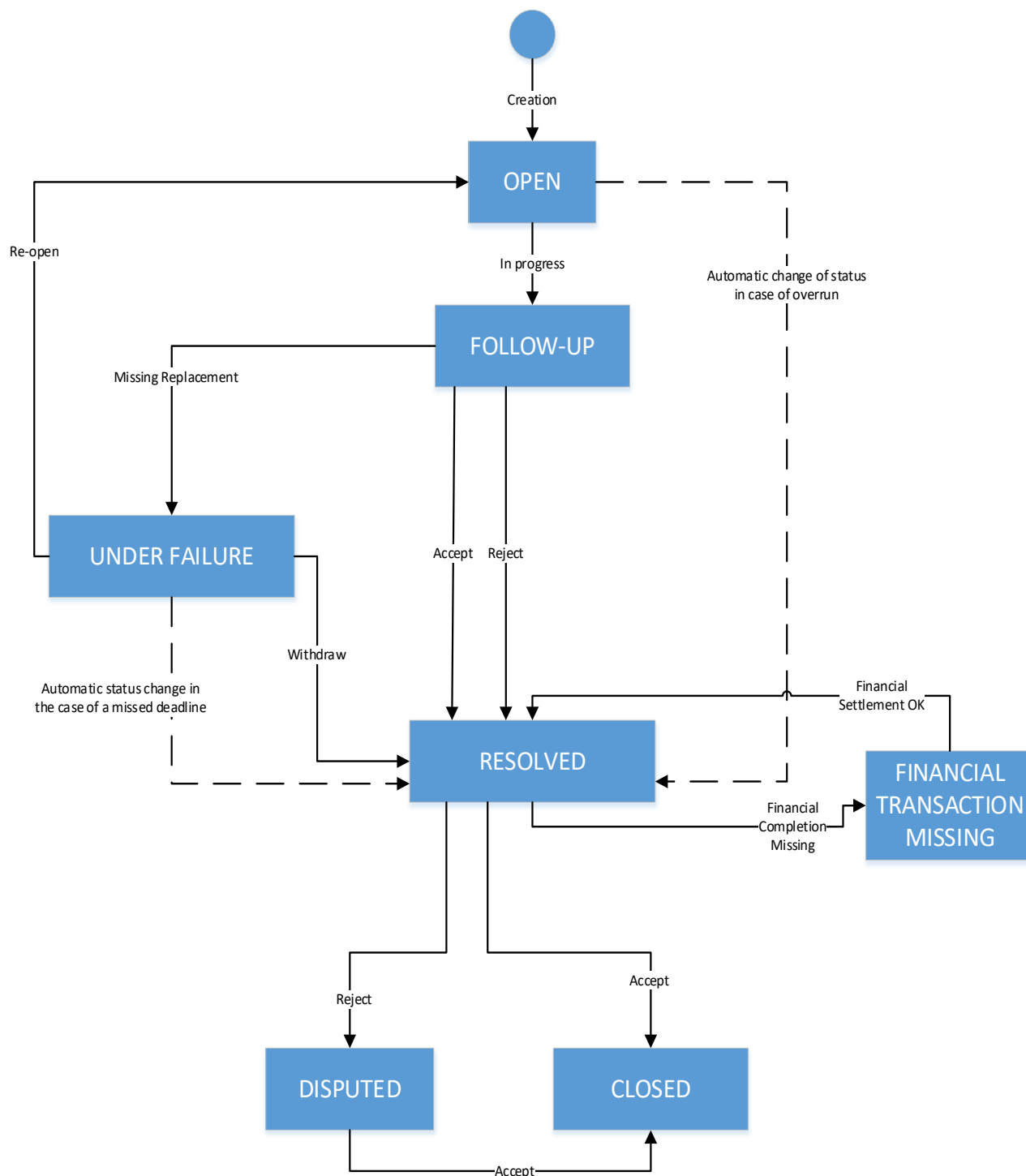


Figure 5 JIRA Workflow

6.5. JIRA Workflow description

Creation: the user on the Sender (Payer's Payment Service Provider/Sub-aggregator) side initially creates the JIRA error ticket by filling in the appropriate form, which is then displayed in the system.

Payment error and dispute resolution handling for instant transfer initiated with an unified data entry solution
Effective from 1 January 2025



STATUS - OPEN: The status of the JIRA error ticket according to which the error ticket has been created and transmitted.

In progress: the Recipient of the error ticket, after receiving an error ticket with an OPEN status, will change it to an IN-PROGRESS status, whereby the error ticket will be taken under its own jurisdiction.

STATUS - IN FOLLOW-UP: The status of the JIRA error ticket according to which the ticket has been received by the Recipient, its investigation and further handling has been initiated by the Recipient of the error ticket.

Accept or Reject or Missing Replacement: The Recipient of the error ticket can change the status of the error ticket with the status IN-PROGRESS, which is under his/her control, to one of two statuses. By changing the status to UNDER MISSING REPLACEMENT), the Sender of the error ticket can request the Sender to fill in a missing document or missing data. In this case, the error ticket will be returned to the user on the Sender's side that issued the ticket. By changing the status to SOLVED (Accept or Reject), the error ticket is also forwarded to the user on the issuing side by providing the appropriate justification (e.g. objection accepted or rejected).

Automatic status change in case of overrun: the JIRA error ticket will be automatically changed to SOLVED status after the deadlines defined in the rulebook have passed, indicating the fact of the overrun with the reason "Accepted due to overrun". In all such cases, the dispute resolution is deemed to have been accepted and must be upheld by the Recipient of the Error Ticket.

STATUS - UNDER FAILURE: The status of the JIRA error ticket under which the error ticket has been returned from the Error Ticket Recipient to the Error Ticket Sender page for completion.

Re-open: the user on the ticket Sender side, after receiving a JIRA error ticket with status UNDER MISSING REPLACEMENT, fills in the missing required information and then sets the ticket to OPEN again, which returns the ticket to the Ticket Recipient side.

Withdraw: The user sending the ticket, having received a JIRA ticket with status FAILURE UNDER DEFAULT and decides that he does not wish to complete the deficiency, may withdraw his dispute resolution request, by which he sets the ticket to the status SOLVED with the reason "Withdrawn".

Automatic status change in the case of a missed deadline: the JIRA error ticket will automatically be changed to SOLVED status after the deadlines specified in the rulebook have passed, indicating the fact that the deadline has been missed, with the reason "Rejected due to missed deadline". In all such cases, the dispute resolution will be deemed rejected and the overrun fee as defined in the BKR Fee Schedule will be payable by the Sender of the Error Ticket.

STATUS - RESOLVED: The status of the JIRA error ticket according to which the error ticket has been processed by the Recipient (or automatically moved to this status due to a time limit being exceeded) and the outcome of the dispute resolution procedure has been indicated in the error ticket.

Financial Completion Missing: The Error Ticket Sender, after receiving the error ticket back from the Recipient with a SOLVED status, will verify the financial completion in case of an accepted claim, based on the transaction details provided by the Recipient. If it detects an error here, it can report it by setting the status to MISSING FINANCIAL TRANSACTION, which will be returned to the Recipient of the error ticket.



STATUS - FINANCIAL TRANSACTION MISSING: The status of a JIRA Error Ticket whereby the Sender of the Error Ticket cannot find the transaction for the accepted claim in its own systems, based on its own checks.

Financial settlement OK: The Recipient of the error ticket can, after receiving the error ticket, fill in any missing transaction data or, in the case of a missing transaction, transfer the amount in question. Once the problem has been resolved, he/she can indicate this by returning the issue to SOLVED status, so that the error ticket is returned to the user on the side that sent the error ticket.

Accept or Reject: the user on the Submitter side of the bug report, after receiving a bug report with status ACCEPTED, can set the bug report to two additional statuses in the JIRA system. If he/she disputes the outcome of the dispute resolution, he/she can forward the dispute resolution in the trouble ticket to the VDT by changing the status to DISPUTED (Reject). If it agrees with and accepts the final status of the dispute resolution as SOLVED, it can move the defect ticket to final status by changing the status to CLOSED (Accept) and close the defect ticket.

STATUS - DISPUTED: The status of a JIRA ERROR NOTE whereby the dispute resolution in the ERROR NOTE could not be agreed by the parties and was forwarded to the VDT.

Change of status following the decision of the VDT: the VDT makes a decision on the disputed dispute resolution procedure forwarded to the VDT and, according to this decision, the JIRA error ticket containing the dispute resolution is closed by the responsible employee of GIRO Zrt. by changing the status to CLOSED.

STATUS - CLOSED: The status of a JIRA fault record whereby the objection in the fault record has been agreed to by the parties and its outcome has been accepted by both parties. Once the status of the ERR is CLOSED, no further modification of the ERR is possible for users involved in the process.

7. Draft JIRA forms

7.1. Business complaints handling (complaints)

Ssz.	Field name	Mandatory / Optional	Description
1.	Summary	Required	Mandatory field in JIRA system by default, empty by default, to be filled in by the Sender, name of the error ticket containing the dispute resolution.
2.	Addressee	Required	The sender of the bug report can select the recipient of the bug report in this field. In case of a Sub-aggregator, the 3character SUBA identifier.
3.	Dealer ID	Required	The merchant identifier associated with the dispute resolution, which can be found in the ShopID.
4.	Complaints handling (complaint) code	Required	Code identifying the type of dispute resolution. It can be selected from a drop-down list by the party initiating the dispute resolution procedure. Value set: AM09, CUST, DS24, DUPL, FRAD, NARR, SVNR, UPAY.
5.	Short text description of the complaints handling procedure	Required	A brief, textual explanation and description of the error detected in the dispute resolution.
6.	Transaction ID (MessageID)	Required	The identifier of the transaction concerned by the dispute resolution procedure.
7.	EndtoEnd ID	Required	EndtoEnd ID of the transaction subject to the dispute resolution procedure.
8.	Payer BIC or BEI code	Required	The BIC or BEI code of the Payment Service Provider of the Payer initiating the dispute resolution handling procedure.
9.	Beneficiary party BIC code	Required	The BIC code of the Beneficiary's account servicing payment service provider
10.	Acceptance date and time	Required	The value entered in the Acceptance date and time field of the transaction subject to the objection procedure.
11.	Transaction amount	Required	The amount of the transaction concerned by the dispute resolution procedure.
12.	Amount claimed	Required	The contested amount for which you claim a refund. Its value may differ from the amount of the transaction.
13.	Attachment	Optional	Different documents can be attached to each dispute resolution (complaint) code if necessary (details of these are given in the rulebook). In this section, the user has the possibility to attach them.

If a DUPL claim code is selected, fields 6 to 11 will appear twice on the form, the second set of fields being for the duplicate transaction, the second for the duplicate transaction.

7.2. Technical complaint handling (complaints)

Ssz.	Field name	Mandatory / Optional	Description
1.	Summary	Required	Mandatory field in JIRA system by default, blank by default, to be filled in by the sender, name of the error ticket containing the dispute resolution.
2.	Addressee	Required	The sender of the error ticket can select the recipient of the ticket in this field. In the case of a Sub-aggregator, the 3-character SUBA identifier, in the case of a Payer's payment service provider, the BIC code.
3.	Dealer ID	Required	The merchant identifier associated with the dispute resolution procedure, which can be found in the ShopID.
4.	Complaints handling (complaint) code	Required	Code identifying the type of dispute resolution procedure. You can select it from the drop-down list of the party initiating the dispute resolution procedure. Value set: NARR, TECH
5.	Short, textual description of the complaint handling	Required	A brief, textual explanation and description of the defect detected in the dispute resolution procedure.
6.	Transaction ID (MessageID)	Required	The identifier of the transaction concerned by the dispute resolution procedure.
7.	EndtoEnd ID	Required	EndtoEnd ID of the transaction subject to the dispute resolution procedure.
8.	Payer BIC or BEI code	Required	The BIC or BEI code of the Payment Service Provider of the Payer initiating the dispute resolution handling procedure.
9.	Beneficiary party BIC code	Required	BIC of the Beneficiary's account servicing payment service provider.
10.	Acceptance date and time	Required	The value entered in the Acceptance date and time field of the transaction subject to the dispute resolution procedure.
11.	Transaction amount	Required	The amount of the transaction concerned by the dispute resolution procedure.
12.	Amount claimed	Required	The contested amount for which affected entity claims a refund. Its value may differ from the amount of the transaction.
13.	Attachment	Optional	Different documents can be attached to each objection (complaint) code if necessary (details of these are given in the rulebook). In this section, the user has the possibility to attach them.