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# PAYMENT ERROR AND DISPUTE RESOLUTION FOR INSTANT CREDIT TRANSFERS INITIATED BY A REQUEST-TO-PAY

## ANNEX 22 OF THE BKR BUSINESS RULES



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 credit transfer initiated by a Request-to-pay (hereinafter: RTP) 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 on the basis of the documents provided by the Payer and the Beneficiary, as well as between the Payment Service Provider and the RTP Service Provider (hereinafter: RTP Service Provider) that is not a Payment Service Provider, on the reimbursement of the amount of the instant credit transfer initiated by the Payer by means of RTP.

The institutions obliged to handle dispute resolution procedure:

- ▶ the Customer entitled to send RTP,
- ▶ a Clearing Member entitled to receive RTP and which holds a payment account for a consumer (hereinafter: Payer' ASPSP).

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 instant credit transfers initiated by the RTP on the payment account of a natural person (hereinafter: Payer), and which are corrected during this dispute procedure; and
- ▶ resolving dispute resolutions arising from technical errors in the execution of RTP instant credit transfers (e.g. when the Beneficiary reports a technical error to the RTP Service Provider, who initiates a dispute resolution procedure with the Payer's payment service provider),
- ▶
- ▶ contains the rules of the objections handling procedure and the obligations and deadlines arising from them,
- ▶ outlines the payment processes to be applied as a result of the handling of dispute resolution procedure.

This document does not cover,

- ▶ to describe the internal processes between the Payer and its Payment Service Provider or RTP Service Provider,
- ▶ claims reported in connection with suspected or actual fraudulent payment transactions which are handled by the Payer's payment service provider in its own capacity or which are submitted by the Payer for compensation.

- ▶ 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	
MNB regulation	MNB Decree 35/2017 (XII.14.) on the processing of cash transactions (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

This document describes the process of the dispute resolution handling procedure related to RTP instant credit transfers in the internet and physical environment, and covers instant credit transfers between different payment accounts held by the same payment service provider (hereinafter referred to as interbank RTP instant credit transfers and intrabank RTP instant credit transfers). The document contains a high-level description of the functions of the service and information on the handling and processing of messages.

### The term of request-to-pay (RTP)

The MNBr. defines the term "RTP", according to which an RTP is a standard message for the initiation of an instant payment by the payee to the payer in the domestic instant payment system for clearing and settlement, containing at least all the information necessary for the submission of an instant credit transfer. The Beneficiary may request the Payer to initiate an instant credit transfer by submitting an RTP to the Payer on the basis of an agreement with the RTP Service Provider. The Beneficiary may also send RTP directly to the GIRO Zrt. on the basis of an agreement with the GIRO Zrt. if the Beneficiary is a Client as defined in the ICS Business Terms and Conditions.

The purpose of an RTP is to automate the initiation of an instant credit transfer order on the part of Payer, i.e. in the case of RTP, the Payer does not have to manually enter the data required to initiate an instant credit transfer in the case of an RTP. The Payer receives all the details of the individual transfer in the



request via the mobile banking application provided by the Payer's payment service provider or the payment initiation service provider and, after verification of the details, may authorise the transfer.

## 2.1 General rules on the dispute resolution procedure

The Payer shall report any disputes arising from a service or goods Merchant contract with the Beneficiary to the Beneficiary from whom the service or goods were purchased in the first instance. In case a dispute remains after direct consultations between the two parties, 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 or payment initiation service provider through which it initiated the disputed instant credit transfer. That payment service provider may initiate a dispute resolution procedure to request a refund of all or part of the amount of the RTP instant credit transfer through the JIRA Error Management System (hereinafter referred to as the "JIRA system"). The dispute resolution procedure shall be between this Payment Service Provider of the Payer and the Request-to-payment Service Provider of the Request-to-payment concerned by the RTP instant credit transfer. If the dispute resolution is accepted, the amount objected to will always be transferred via the Payer's ASPSP to the payment account of the Payer to which the objected RTP instant credit transfer was initiated via the GIROInstant system. The Payer's payment service provider can determine from the "purpose code" field of the payment request message pain.013 whether the beneficiary account for the given payment request belongs to a natural person or to a company or sole trader. If the Beneficiary is a natural person, the code "MP2P" should always be used.

This procedure is also applicable in case the Beneficiary detects a technical error in an RTP instant credit transfer and reports it to the RTP Service Provider. On the basis of the Beneficiary's report, the RTP Service Provider shall initiate a dispute resolution procedure with the Payer's payment service provider or payment initiation service provider.

Beneficiaries (typically merchants, who accept RTP instant credit transfers) involved in the dispute resolution process contract with an RTP Service Provider. The Payment Service Provider is considered to be an RTP Service Provider and must provide the dispute resolution service if it provides the sending of an RTP to its corporate or individual entrepreneur clientele. The tasks of the RTP Service Provider are described in the following chapter.

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

The scope of this document also covers the dispute resolution procedure for intra-bank RTP instant credit transfers, these dispute resolution should also be recorded in the JIRA system by the participants. Exceptions to this rule are cases arising from and reported in connection with claims related to suspected or actual fraudulent intra-bank RTP instant credit transfers, where the ASPSP has the right to compensate the customer.

In case of acceptance of the contested claim, the refund must be made by an instant credit transfer initiated by the Beneficiary through the GIROInstant system.

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 involved in the dispute resolution procedure and the RTP Service Provider that is not a Payment Service Provider or the Beneficiary 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
- accept the objection in whole or in part, or
  - rejection of the objection.

The payment service provider shall pay the fees set out in the ICS Fee Schedule 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 submits an instant credit transfer initiated by the Beneficiary in the form of an RTP from his/her own payment account, other than a legal person or individual entrepreneur account, based on the data provided in the RTP, and who indicates his/her objection request for reimbursement to his/her payment service provider.

### Beneficiary (Merchant)

A legal person or an individual entrepreneur who is not a party to the dispute resolution procedure and who is the beneficiary of the RTP instant credit transfer to which the dispute resolution procedure relates.

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 RTP Service Provider, if she wishes to submit evidence in addition to rejecting the objection.

### RTP Service Provider

A payment service provider that participates in the dispute resolution procedure and contracts with Beneficiaries receiving RTP instant credit transfers. The RTP Service Provider is the payment service provider that concludes an Acceptor (merchant) contract with the Beneficiaries. In addition to the above, an RTP Service Provider is a payment service provider that provides the sending of RTPs to a legal entity or an individual entrepreneur, as well as Other Clients who have contracted with GIRO Zrt. for the GIROInstant additional service, the GIROFix or GIROFix Plus service. The RTP Service Provider is the addressee of the dispute resolution procedure in the event of objections by the Payer.

The RTP Service Provider is responsible for the due diligence of Beneficiaries, monitoring their prudent operation, detecting fraudulent behaviour, terminating their contracts if necessary, and for any obligations not voluntarily paid by the Beneficiary.

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

In the event of a dispute resolution procedure, the RTP Service Provider is responsible and obliged to request the underlying information and data from the Beneficiary.

The RTP Service Provider is obliged to verify and therefore guarantees that no personal data is disclosed in the error tickets and documents during the dispute resolution process.

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

The Payer's payment service provider is the service provider involved in the dispute resolution procedure through which the Payer has authorised the instant credit transfer initiated by the RTP. The Payment Initiation Service Provider shall act as the dispute resolution service provider, if the payment was initiated through it.

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

The processes set up in the JIRA system do not require the attachment of documents, but the Payment Service Provider may decide, at its own discretion to attach documents supporting the dispute without personal data. It is the obligation of the Payer's Payment Service Provider to check and therefore guarantee that no personal data is shared in the dispute resolution process, neither in the error logs nor in the documents.

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

The Payer's payment service provider is also obliged, if its objection is accepted, to notify the RTP Service Provider through the JIRA system if, despite the acceptance of the objection, the Beneficiary has not refunded the disputed amount.

#### GIRO Zrt.

Set up and operate the JIRA system, where payment service providers can open error tickets for each disputed case, to ensure that the dispute resolution process is as automated as possible. The JIRA system ensures the unalterable and retrievable storage of error records and documents, thus allowing the status and deadlines of each individual dispute resolution procedure to be tracked and the necessary documents to be exchanged between the Payment Service Providers and the RTP Service Providers that are not a Payment Service Provider involved in the dispute resolution procedures.

GIRO Zrt. as the operator of the Final Decision Making Body has the right to request the information underlying the objection procedure from the parties involved in the execution of the payment transaction (the RTP Service Provider or the Beneficiary or the Payer's payment service provider), if it needs this information in order to verify the outcome of the procedure (e.g. when making a decision of the Final Decision Making Body). The information provided shall not include personal data.

#### Dispute Resolution Committee



In the absence of an agreement between the payment service providers concerned in the primary level dispute resolution procedure, the Dispute Resolution Committee (hereinafter referred to as the VDT), which is operated by GIRO Zrt. in accordance with its internal rules of procedure, shall act on the objection. The VDT shall have 30 calendar days to decide on the objection. The VDT shall inform in writing the Payer's Payment Service Provider and the RTP Service Providers of the decision, who shall, for their part, inform the Payer and the Beneficiary concerned.

Sender

The sender of the ticket opened as a dispute resolution procedure. The Sender may be the Payment Service Provider of the Payer or the RTP Service Provider involved in the transaction. In this document, the term is used only in the section on Deadline, in the section on the Dispute resolution Procedure with the involvement of the VDT and in the description of the Dispute resolution Handling Workflow.

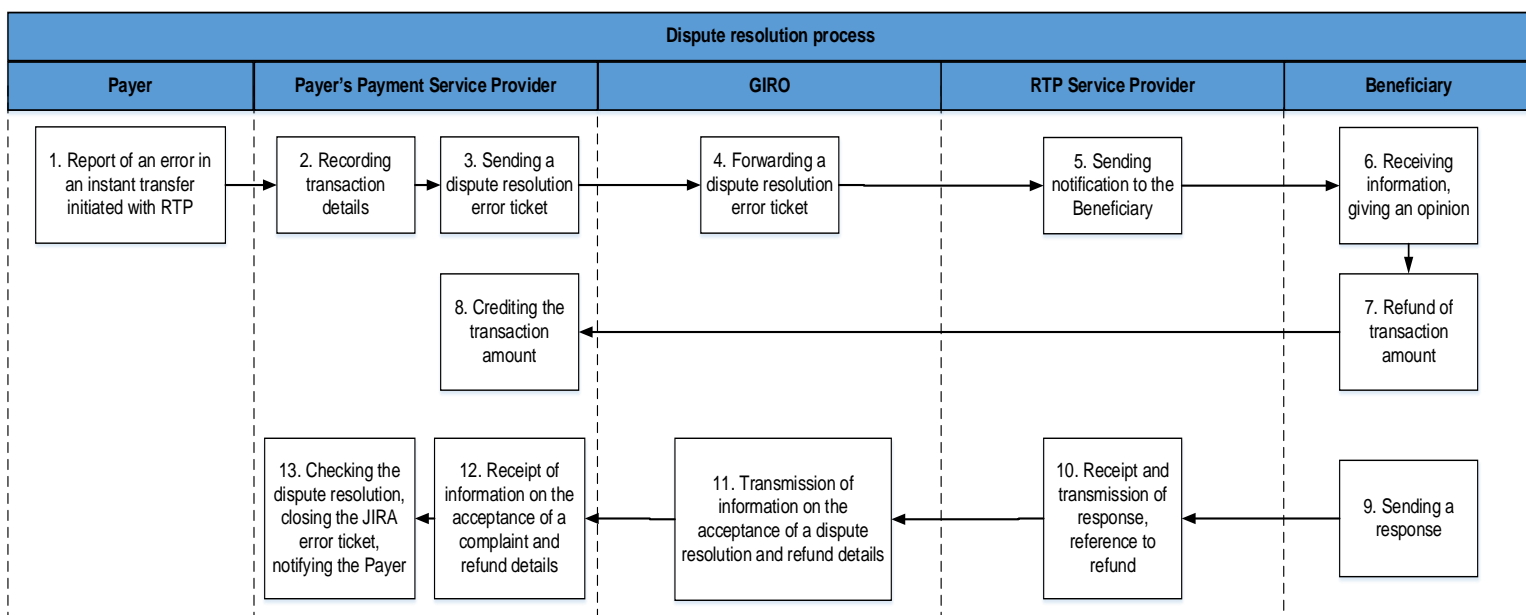
Addressee

Recipient of an error ticket opened as part of the dispute resolution procedure. The Recipient may be the RTP Service Provider involved in the transaction or the Payer's payment service provider. The term is used in this document only in the Deadline chapter, in the chapter on the Dispute resolution procedure with the involvement of the VDT and in the description of the Dispute resolution Handling Workflow.

### 3 The dispute resolutions process

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

#### 3.1 Positive flow



1Figure . - Specific dispute resolution process for instant payment initiated by RTP, positive flow

Steps in the process:





1. The Payer shall report an error in the RTP instant credit transfer 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 handling 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 RTP Service Provider is obliged to respond to the JIRA error ticket within the time limit set for this purpose.

The RTP Service Provider shall 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 RTP Service Provider, it will only send a notification to the Beneficiary in order to initiate the instant credit transfer for the refund.

If the RTP Service Provider fails to comply with its obligation to provide feedback within the deadline for responding (including its own failure to do so or in case the Beneficiary has not provided the information necessary to reply to the dispute resolution within the deadline set out in this document), the dispute resolution shall be deemed to be accepted in its entirety and the RTP Service Provider shall be obliged to refund the objected amount to the Payer.

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 credit transfer, indicating the relevant JIRA error ticket ID.

If the Beneficiary fails to reimburse the amount of the relevant RTP instant credit transfer within the time limit, the RTP Service Provider shall be obliged to reimburse the amount of the disputed RTP instant credit transfer 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 notifies the RTP Service Provider of the fact of the refund, provides the details of the transfer initiated by the RTP, on the basis of which the RTP Service Provider indicates the acceptance of the dispute resolution in a JIRA error ticket to the Payer's service provider via GIRO.

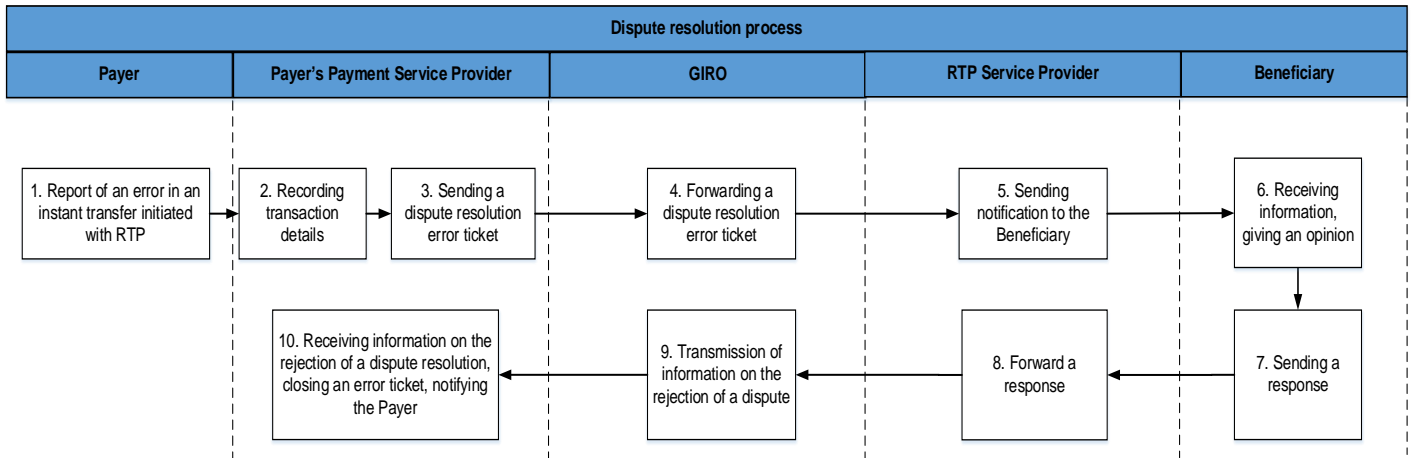
The error message must contain the following details of the dispute resolution procedure, which are necessary to identify the instant credit transfer that is the subject of the objection and which is the refund of the RTP instant credit transfer:

- ▶ Amount of refund
- ▶ Refund date
- ▶ return message (PAIN.013Msgid and JIRA error ticket ID)

13. After verifying that the refunded amount has been credited to the Payer's account or after notifying the Payer's payment service provider, the Payer's payment service provider shall close the JIRA Error Ticket and notify the Payer.



### 3.2 Negative flow



2Figure 1 - The specific dispute resolution handling process for an instant payment initiated by a payment request - negative branch

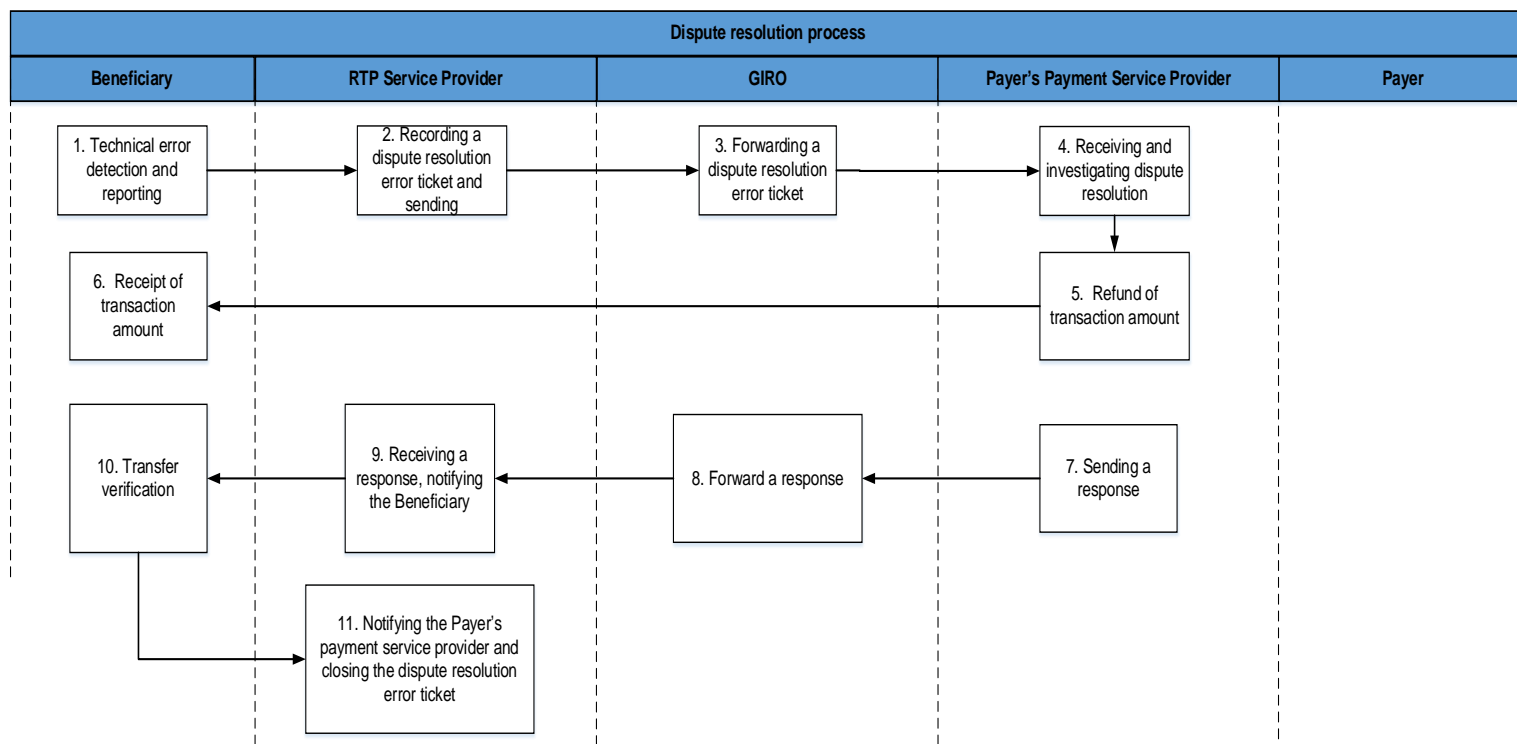
- 1.-6. The steps in the process are the same as in Figure 1.
- 7. If the Beneficiary does not agree with the objection and does not refund the amount of the RTP instant credit transfer on which the dispute resolution is based, he/she shall inform the RTP Service Provider of the rejection of the dispute resolution.

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 RTP Service Provider shall indicate the fact of the rejection in a JIRA error ticket and attach the documents to the Payer's payment service provider via GIRO.

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

### 3.3 RTP Error reported by Service Provider



3Figure 1 - Instant payment specific dispute resolution handling - Request for payment in case of error found by the Service Provider

- The RTP Service Provider, on its own or on the basis of the Beneficiary's indication, will initiate the dispute resolution procedure within the time limit set for this purpose, as specified in Section 2.2, by creating a JIRA error ticket, providing the data necessary to identify the RTP instant credit transfer and describing the objection. No personal data will be recorded.
- 4. The error message is sent via JIRA to the Payer's payment service provider, who will investigate the complaint.
- 6. The Payer's payment service provider shall, in case of acceptance of the claim, verify that the Payer has transferred the amount of the claim to the Beneficiary's payment account, indicating the relevant JIRA error ticket ID.
- 9. The Payer's payment service provider shall provide the transfer details, on the basis of which JIRA shall indicate the acceptance of the claim for the handling of the dispute resolution in an error ticket to the RTP Service Provider via GIRO.

The error ticket must contain the following details of the dispute resolution handling, which are necessary to identify the RTP instant credit transfer that is the subject of the objection:

- ▶ Transfer amount
- ▶ Date of transfer
- ▶ Transfer message (PAIN.013 Msgid and JIRA error ticket ID)

- 11. After verifying that the amount transferred has been credited to the Beneficiary's payment account or, if the RTP Service Provider is not the Beneficiary's account manager, after notifying the

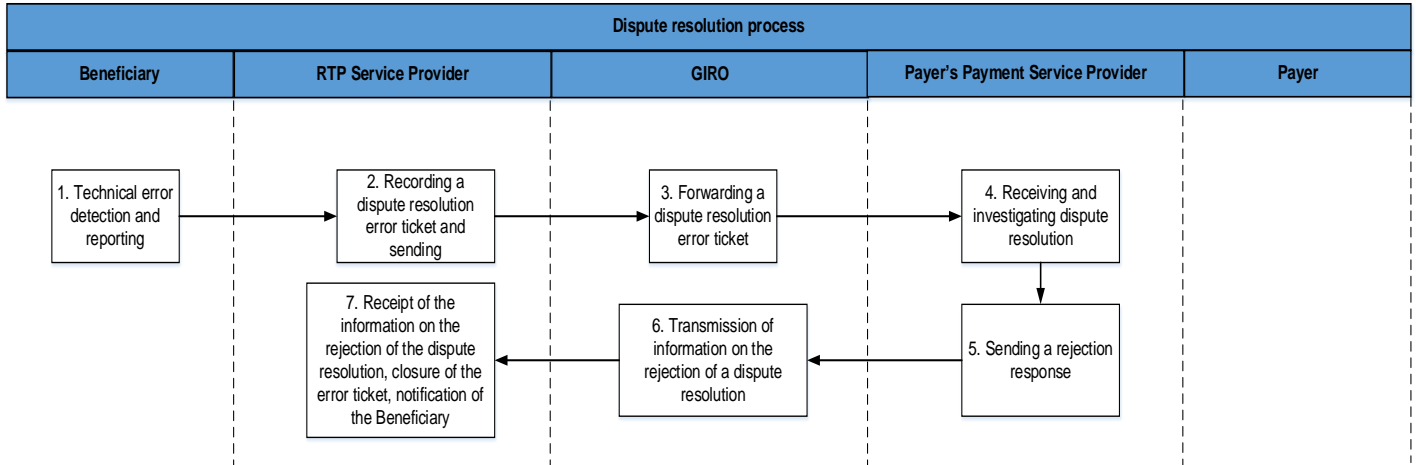
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Payment Service Provider, the RTP Service Provider shall close the JIRA error ticket and notify the Payer's payment service provider.

### 3.4 Payment Request Error reported by Service Provider - negative branch



4Figure 1 - Instant payment specific dispute resolution handling - Request for payment in case of error found by the Service Provider - negative branch

- 1.-4. The steps in the process are the same as in Figure 3.
- 5-6. If the Payer's Payment Service Provider does not agree with the dispute resolution and refunds the amount of the RTP instant credit transfer on which the objection is based, it will inform the Payment Request Provider of the rejection of the dispute resolution by rejecting and returning the JIRA error ticket.
- 7. The RTP Service Provider will receive the JIRA error ticket, including the fact and the reason for rejecting the dispute resolution, and will close the error ticket and notify the beneficiary.

If the RTP Service Provider disputes the validity of the rejection of the dispute resolution and still claims a refund, the procedure described in the chapter "Dispute resolution procedure with the assistance of the VDT" should be followed.

### 3.5 The dispute resolution procedure with the involvement of a VDT

If the Sender does not agree with the outcome of dispute resolution procedure at the basic level, a VDT will be involved, because if the Sender does not agree with the outcome of the dispute resolution procedure at the basic level, the VDT procedure will be initiated by notifying the parties involved in the dispute resolution procedure at the basic level in order to resolve the dispute between the Payment Service Providers or between the Payment Service Provider and RTP Service Provider that is not a Payment Service Provider. The role of the VDT is performed by GIRO Zrt.

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

#### Parties to the VDT procedure:

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- the Payer's payment service provider,
- the RTP Service Provider.

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 dispute resolution procedure.

If necessary, the VDT may request additional information on which to base the dispute resolution procedure from the payment service providers involved in the execution of the RTP instant credit transfer or from an RTP Service Provider that is not a payment service provider.

## 4 Deadlines

Exceeding the time limits set out herein will automatically result in the rejection or acceptance of the dispute resolution, depending on which Payment Service Provider or RTP Service Provider that is not a Payment Service Provider is responsible for the delay.

Time limits for dispute resolution procedures:

1. The time limit for initiating a dispute resolution procedure shall be calculated from the date of settlement of the RTP instant credit transfer transaction or, if the goods or services are executed after the settlement of the instant credit 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 dispute resolution procedure within 15 working days of the notification of an error to the RTP instant credit transfer by the Payer or the Beneficiary, by creating a JIRA error ticket, which is the date of the start of the dispute resolution procedure. If the deadline is missed, the Sender is responsible for refunding the disputed amount.
3. If the data recorded by the Sender is incomplete, the Recipient may request a correction, if necessary. Within 2 working days of receipt of the correction, the Sender shall request the notifying Payer or Beneficiary to correct the incomplete information, who shall have 10 working days to do so. The Sender shall record the submitted deficiency within 2 working days.
4. The Recipient may initiate a deficiency claim up to 2 times.
5. The Recipient shall respond to the JIRA's notice within 30 calendar days of the opening of the dispute resolution procedure or, in the case of a request for a correction, of receipt of the correction request.
6. The Sender may state within 14 days if it disputes the outcome of the basic level dispute resolution procedure. After the Sender has contested the outcome of the first level dispute resolution procedure, the VDT shall take a decision within 30 calendar days. If, in addition to the information provided by the Payment Service Providers or RTP Service Providers other than Payment Service Providers involved in the initial dispute resolution procedure, the VDT shall request additional information on the Payment Service Providers involved in the execution of the RTP instant credit transfer, the deadline shall be extended by 10 days.
7. Within 5 working days of the acceptance of the dispute resolution, the amount of the disputed RTP instant credit transfer must be refunded. If the Beneficiary does not initiate the refund, the RTP Service Provider will refund the disputed amount to the Payer within 2 business days after the Payer's payment service provider has notified the Payer. In the event of a dispute resolution



procedure initiated by the RTP Service Provider, the Payer's payment service provider shall refund the amount of the RTP instant credit transfer on which the accepted dispute resolution is based.

- 8. After the refunded amount has been credited to the account of the Payer or Beneficiary, the Sender or, if he/she is not the Payer's or Beneficiary's account manager, the account manager will close the JIRA error ticket within 7 working days.

In the event of downtime due to a possible failure of the JIRA system, the deadlines 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

They are available Monday-Thursday from 8:00-17:00 and Friday from 8:00-16:00 at the following contact details:

Telephone: +36-1/428-5623

e-mail: [info@mail.giro.hu](mailto: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 a dispute resolution request

During the dispute resolution procedure, the participating Payment Service Providers or RTP Service Providers that are not Payment Service Providers shall make statements in the JIRA Error Management System in the form of JIRA Error Ticket entries, using the dispute resolution handling codes and transaction identification data set out in this Annex and attaching the supporting documents.

### 6.1 File formats can be attached to a dispute resolution process

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 handling procedure (the Payer's Payment Service Provider or the RTP Service Provider) may decide at their own discretion whether to attach supporting documents.

### 6.2 Dispute resolution codes

Dispute resolution code	Title	Time limit for handling disputes	Deadline for responses	Data to be recorded



DUPL	Duplicate payment	180 days from completion	30 days	<p>1. Transaction details:</p> <ul style="list-style-type: none"> <li>- Transaction ID (Message ID)</li> <li>- EndtoEnd ID</li> <li>- Payer BIC or BEI code</li> <li>- Beneficiary BIC or BEI code</li> <li>- Transaction amount</li> <li>- Acceptance date and time</li> </ul> <p>2. Transaction details</p> <ul style="list-style-type: none"> <li>- Message ID</li> <li>- EndtoEnd ID</li> <li>- Payer BIC or BEI code</li> <li>- Beneficiary BIC or BEI code</li> <li>- Amount of transaction</li> <li>- Acceptance date and time</li> </ul> <p>- Disputed amount.</p>
AM09	Debit of incorrect amount	180 days from completion	30 days	<p>Transaction details</p> <ul style="list-style-type: none"> <li>- Transaction ID (Message ID)</li> <li>- EndtoEnd ID</li> <li>- Payer BIC or BEI code</li> <li>- Beneficiary BIC or BEI code</li> <li>- Transaction amount</li> <li>- Acceptance date and time</li> </ul> <p>- Disputed amount.</p>
SVNR	The goods you paid for have not arrived	180 days from completion	30 days	<p>Transaction details</p> <ul style="list-style-type: none"> <li>- Transaction ID (Message ID)</li> <li>- EndtoEnd ID</li> <li>- Payer BIC or BEI code</li> <li>- Beneficiary BIC or BEI code</li> <li>- Transaction amount</li> <li>- Acceptance date and time</li> </ul> <p>- Amount claimed</p>
DS24	Late delivery	180 days from completion	30 days	<p>Transaction details:</p> <ul style="list-style-type: none"> <li>- Transaction ID (message ID)</li> <li>- EndtoEnd ID</li> <li>- Payer BIC or BEI code</li> <li>- Beneficiary BIC or BEI code</li> <li>- Transaction amount</li> <li>- Acceptance date and time</li> </ul> <p>- Amount claimed</p>
UPAY	Incorrect performance	180 days from completion	30 days	<p>Transaction details:</p> <ul style="list-style-type: none"> <li>- Transaction ID (Message ID)</li> <li>- EndtoEnd ID</li> <li>- Payer BIC or BEI code</li> <li>- Beneficiary BIC or BEI code</li> <li>- Transaction amount</li> <li>- Acceptance date and time</li> </ul> <p>- Amount claimed</p>
FRAD	Fraud - customer/non-customer initiated	180 days from completion	30 days	<p>Transaction details:</p> <ul style="list-style-type: none"> <li>- Transaction ID (Message ID)</li> <li>- EndtoEnd ID</li> <li>- Payer BIC or BEI code</li> <li>- Beneficiary BIC or BEI code</li> </ul>



				- Transaction amount - Acceptance date and time  - Amount claimed
CUST	Withdrawal from the purchase	60 days from completion	30 days	Transaction details: - Transaction ID (Message ID) - EndtoEnd ID - Payer BIC or BEI code - Beneficiary BIC or BEI code - Transaction amount - Acceptance date and time  - Disputed amount.
TECH	Technical error	60 days from completion	30 days	Transaction details: - 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 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 handling procedure between the two parties, with user and time stamp, is also done in JIRA.

The JIRA error records containing the closed dispute resolution 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.





## 7 JIRA Workflow

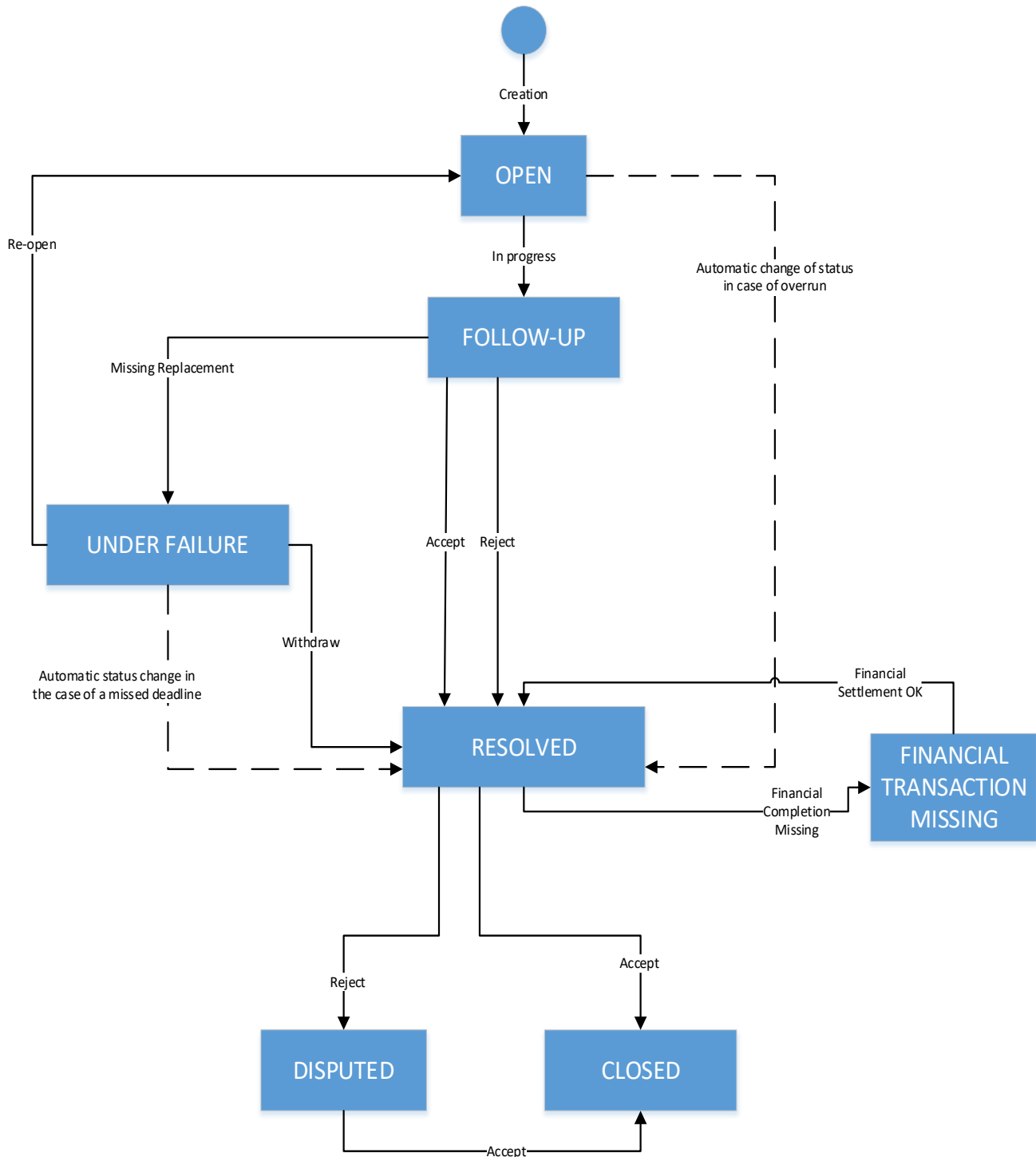


Figure 6 JIRA Workflow

### 7.1 JIRA Workflow description

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



**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, changes it to an IN PROGRESS status, whereby the error ticket becomes its own responsibility.

**STATUS - FOLLOW-UP:** The status of the JIRA error ticket according to which the error 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 will also be forwarded to the user on the ticketing side by providing the appropriate justification (e.g. accepted or rejected dispute resolution).

*Automatic change of status in case of overrun:* The JIRA error ticket will automatically be changed to SOLVED status after the deadlines defined in the rulebook have passed, indicating the fact of the overrun and 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 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 who has sent a defect ticket, after having received a JIRA defect ticket with status FAILURE UNDER DEFAULT, and considers that he does not wish to complete the correction, may withdraw his dispute resolution request, by which he sets the defect ticket to SOLVED status 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 request will be considered rejected and the overrun fee as defined in the BKR Fee Schedule will be payable by the Error Ticket Sender.

**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 error ticket indicates the outcome of the dispute resolution.

*Financial Completion Missing:* The Error Ticket Sender, after receiving the error ticket back from the Recipient with a RESOLVED status, will verify the financial completion based on the transaction details provided by the Recipient in case of an accepted dispute resolution request. If it detects an error here, it



can indicate this 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 back, fill in any missing transaction details or, in the case of a missing transaction, transfer the disputed amount. Once the problem has been resolved, he/she can indicate this by returning 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 Sender side of the bug report, after receiving a bug report with a 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 fault ticket to the VDT by changing the status to **DISPUTED (Rejected)**. If it agrees with and accepts the final status of the dispute resolution as **SOLVED**, it can set the error ticket to final status by changing the status to **CLOSED (ACCEPT)**, which will close the error 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 in the contested 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 the JIRA Fault Record whereby the claim in the Fault Record has been agreed upon by the parties and the outcome of the claim 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.



## 8 JIRA system forms

### 8.1 Business complaints handling (complaints)

RTPCB Business complaint issue type			
Ssz.	Field name	Mandatory / Optional	Description
1.	Summary	Mandatory	Mandatory field in JIRA system by default, empty by default, to be filled in by the bank employee, name of the error ticket containing the dispute resolution.
2.	RTPCB Recipient	Mandatory	The sender of the bug report can select the recipient of the bug report in this field. In case of an RTP Service Provider (or the Beneficiary himself in case of a direct sender), BIC/BEI code.
3.	Complaints handling (complaint) code	Mandatory	Code identifying the type of dispute resolution procedure. 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.
4.	Short text description of the complaint handling	Mandatory	A brief, textual explanation and description of the defect detected in the dispute resolution procedure.
5.	Transaction ID (MessageID)	Mandatory	The identifier of the transaction concerned by the dispute resolution procedure.
6.	EndtoEnd ID	Mandatory	EndtoEnd ID of the transaction subject to the dispute resolution procedure.
7.	Paying party BIC or BEI code	Mandatory	The BIC or BEI code of the Payment Service Provider of the Paying Party initiating the dispute handling procedure.
8.	Beneficiary party BIC or BEI code	Mandatory	The BIC or BEI code of the payment service provider of the beneficiary party involved in the dispute resolution procedure.
9.	Acceptance date and time	Mandatory	The value entered in the Acceptance date and time field of the transaction subject to the dispute resolution procedure.
10.	Transaction amount	Mandatory	The amount of the transaction concerned by the dispute resolution procedure.
11.	Amount claimed	Mandatory	The contested amount for which you claim a refund. Its value may differ from the amount of the transaction.
12.	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 5 to 10 will appear twice on the form, with the second set of fields relating to the duplicate transaction, the second, duplicate transaction.			

### 8.2 Technical complaint handling (complaints)

RTPCB Technical complaint issue type
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Payment error and dispute resolution for instant credit transfer initiated by RTP

Effective: 1 September 2024.



No.	Field name	Mandatory / Optional	Description
1.	Summary	Required	Mandatory field in JIRA by default, empty by default, to be filled in by the Submitter, name of the error ticket containing the dispute resolution handling.
2.	RTPCB Recipient	Required	The sender of the bug report can select the recipient of the bug report in this field. Payment Request Service Provider (or the Beneficiary himself in case of a direct submitter) BIC/BEI code, in case of a Payer's Payment Service Provider BIC code.
3.	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: NARR, TECH
4.	Short, textual description of the claim	Required	A brief, textual explanation and description of the defect detected in the dispute resolution.
5.	Transaction ID (MessageID)	Required	The identifier of the transaction concerned by the dispute resolution procedure.
6.	EndtoEnd ID	Required	EndtoEnd ID of the transaction subject to the dispute resolution procedure.
7.	Paying party BIC or BEI code	Required	The BIC or BEI code of the Payment Service Provider of the Paying Party initiating the dispute procedure.
8.	Beneficiary party BIC or BEI code	Required	The BIC or BEI code of the account operator of the beneficiary party involved in the dispute resolution procedure.
9.	Acceptance date and time	Required	The value entered in the Acceptance date and time field of the transaction subject to the dispute resolution procedure.
10.	Transaction amount	Required	The amount of the transaction concerned by the dispute resolution procedure.
11.	Amount claimed	Required	The contested amount for which affected entity claims a refund. Its value may differ from the amount of the transaction.
12.	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.