

Stakeholder Questionnaire | Care Team representative | Rohit Singh & Hema Anand

A. How the entire process of customer / merchant query happens?

[illegible]

Questionnaire

- Do you receive the queries for all the portals Biz/ money / now? How do you identify it is a problem from money merchant or now merchant?
- How the queries allowed to your team, which query will go to whom?
- How big is the Care Team, what is the hierarchy and work distribution; how it functions?
- Can you tell us your views on the current process of solving merchant queries?

B. What are the most frequent issues that the merchants come to you with? Could you elaborate on the key issues that merchants currently face

	Existing Merchant	Potential Merchant	Customer
PayUnow	Bank verification- (20+%) Settlement- (15-20%) Others- QR- 18% KYC- 8-10% NEFT returns quite common case— - because they use digital banks like paytm, airtel, Birla bank, or maybe their wallet KYC is not completed or limit of the wallet's limit has reached.	Product	Not much
PayUmoney	Merchant facing issues while Onboarding (website approval, docs approval)- 53 (10-15 % cases being bank verification) Account detail changes- (7-10%) Settlement and reconciliation- (7-10%) Refunds and transactions- understanding the status- 4-5% Others-Risk, dispute, refund, tech support	No data with Care Can check with Product and sales	No pathway to reach care— - Transaction status (refund, success/fail), no proper intimation of refund of money to the customer. 40-50 percent of customer queries are related to this. Pathway— — reaches organically via online resources like quota For More in depth contact - Abhijeet Amble
PayUBiz			

C. How many queries you team receives on the daily basis? Department and portal wise distribution— —-