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বাংলাদেশ ব্যাংক

(সেন্ট্রাল ব্যাংক অব বাংলাদেশ)

প্রধান কার্যালয়

মতিঝিল, ঢাকা-১০০০

বাংলাদেশ।

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ব্যবস্থাপনা পরিচালক/ প্রধান নির্বাহী কর্মকর্তা

বাংলাদেশে কার্যরত সকল তফসিলি ব্যাংক/ মোবাইল ফাইন্যান্সিয়াল সার্ভিস প্রোভাইডার/পেমেন্ট সার্ভিস প্রোভাইডার/ পেমেন্ট সিস্টেম অপারেটর/ আন্তর্জাতিক পেমেন্ট স্কিম

প্রিয় মহোদয়,

Guidelines on Dispute Resolution for Bangla QR (Merchant Payment) Transactions প্রণয়ন প্রসঙ্গে।

বাংলাদেশ পরিশোধ ও নিষ্পত্তি ব্যবস্থা আইন, ২০২৪-এর ধারা ১৮ ও ১৯ অনুযায়ী দেশের পেমেন্ট সিস্টেমের উন্নয়ন, নিয়ন্ত্রণ, নিরাপত্তা, দক্ষতা ও সুষ্ঠু ব্যবস্থাপনা নিশ্চিতকরণ এবং Bangla QR-এর মাধ্যমে সম্পাদিত লেনদেন-সংক্রান্ত Dispute দ্রুত, স্বচ্ছ ও কার্যকরভাবে নিষ্পত্তির লক্ষ্যে বাংলাদেশ ব্যাংক কর্তৃক "Guidelines on Dispute Resolution for Bangla QR (Merchant Payment) Transactions" প্রণয়ন করা হয়েছে (এতদ্‌সংযুক্ত)।

২। Bangla QR-এর আওতাভুক্ত সকল সদস্য প্রতিষ্ঠানকে Bangla QR-সংক্রান্ত Dispute Management বা বিরোধ নিষ্পত্তির ক্ষেত্রে উক্ত গাইডলাইনে বর্ণিত নীতিমালা, প্রক্রিয়া, সময়সীমা এবং সংশ্লিষ্ট নির্দেশনাবলী যথাযথভাবে অনুসরণের আদেশ প্রদান করা হলো।

৩। গাইডলাইনটি ১ ডিসেম্বর ২০২৬ তারিখ হতে কার্যকর হবে।

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ফোনঃ ৯৫৩০৬১১

BANGLADESH BANK

Guidelines on Dispute Resolution for Bangla QR (Merchant Payment) Transactions

Payment Systems Department-2

27/09/2026

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Executive Summary

The Guidelines on Dispute Resolution for Bangla QR (Merchant Payment) transactions aspire to ensure prompt, transparent, and Customer-centric resolution of payment disputes. These guidelines introduce automatic reversals for failed transactions, a centralized dispute management system, and mandatory resolution timelines. These guidelines establish clear responsibilities and accountability across all participating institutions. Collectively, these measures are expected to enhance Customer protection, improve operational efficiency and transparency in dispute handling, strengthen public confidence in the Bangla QR ecosystem, and support the continued growth and nationwide adoption of digital payments.

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1 Introduction

Bangladesh Bank (BB), through the National Payment Switch Bangladesh (NPSB), has introduced Bangla QR as the national interoperable QR payment platform to facilitate seamless digital payments across banks, Mobile Financial Service (MFS) providers, Payment Service Providers (PSPs), Payment System Operators (PSOs), and other entities licensed by BB.

Bangladesh Bank has prioritized the expansion of Bangla QR as a key component of the country's digital payment ecosystem. The long-term objective is to promote QR-based payments as a convenient, secure, and low-cost alternative to cash transactions.

As Bangla QR transactions continue to grow in volume and value, Customer confidence and Merchant trust will become critical success factors. Since Bangla QR payments are real-time and mostly account-based, disputes must be resolved faster than traditional card-based disputes. A prolonged dispute resolution process may discourage Customers and Merchants from adopting Bangla QR as their preferred payment instrument.

Hence, establishing a Customer-centric, transparent, and efficient dispute resolution mechanism is essential to support the sustainable growth of the Bangla QR ecosystem and to enhance trust and confidence among Customers and Merchants.

2 Definition

Table 1: Definitions

Term	Definition for the purpose of these guidelines
Bangla QR	The national interoperable Quick Response (QR) code presented by a Merchant to enable Customers to make digital payments.
Member	Any institution licensed or authorized by Bangladesh Bank and connected to the NPSB, including banks, Mobile Financial Service (MFS) providers, Payment Service Providers (PSPs), Payment System Operators (PSOs), White Label Merchant Acquirers (WLMAs), and other approved entities.
Issuer	The financial institution where the Customer holds their funds; provides the payment application or payment instrument used to initiate the Bangla QR transaction.
Acquirer	The financial institution that onboards the Merchant; provides the physical/digital Bangla QR code and credits the Merchant's account.

Term	Definition for the purpose of these guidelines
Customer	An account holder, wallet holder, or cardholder who initiates a Bangla QR payment by scanning a Merchant's Bangla QR code using a bank, MFS, or PSP application.
Merchant	A business entity or individual accepting the payment for goods or services using a single, unified interoperable QR code.
On-Us	A transaction where the Issuer and the Acquirer are the same institution
Off-Us	A transaction where the Issuer and the Acquirer are different institutions, requiring the payment to route through the central network such as NPSB.
P2P Transaction	A Peer-to-Peer (P2P) or Person-to-Person fund transfer transaction conducted using Bangla QR.

3 Objectives

These Guidelines aim to:

a) Protect the interests of Customers and Merchants participating in Bangla QR transactions;
b) Enhance public oonfidence in the safety, reliability, and integrity of Bangla QR payments;
c) Establish a standardized, transparent, and time-bound dispute resolution process for Bangla QR transactions;
d) Facilitate efficient dispute handling by promoting automation and minimizing manual intervention, wherever feasible;
e) Clearly define the roles, responsibilities, and accountability of Issuers, Acquirers, PSPs, MFS Providers, and other relevant participants in the Bangla QR ecosystem.

4 Scope

These Guidelines shall apply to all On-Us and Off-Us Bangla QR code-based merchant payment transactions routed through the National Payment Switch Bangladesh (NPSB), irrespective of whether the payment is initiated from a bank account, MFS wallet, PSP wallet, prepaid card, debit card, or credit card.

These Guidelines shall apply only to merchant payment transactions and shall not apply to P2P Bangla QR transactions.

5 Bangla QR Dispute Initiation and Tracking

5.1 Each Member shall establish appropriate channels to enable Customers to initiate disputes relating to Bangla QR. Such channels may include, but are not limited to, mobile or web applications, Customer care centers, branches, email, or any other approved communication channel.

5.2 Upon lodgement of a dispute, the Member shall provide the Customer with a unique dispute reference number for future tracking and correspondence. Members shall also ensure that Merchants are notified of disputes, where applicable.

5.3 Members shall provide Customers with the ability to track the status of their disputes through an electronic interface. At a minimum, the dispute status shall include, but not be limited to, the following stages:

- Complaint Received;
- Under Review;
- Referred to Issuer/Acquirer;
- Under Resolution;
- Pending Settlement;
- Refunded (where applicable); and
- Closed.

6 Automatic Reversal of Failed Transactions

6.1 For the purpose of these Guidelines, a failed transaction means a Bangla QR transaction where:

a) The Customer's account has been debited;
b) The transaction has been conclusively determined to have failed or not been successfully completed based on the records of the Issuer, Acquirer, and/or NPSB; and
c) The Merchant has not received the transaction amount.

6.2 To minimize Customer inconvenience and reduce the need for manual dispute initiation, each Member shall implement automated controls to identify failed Bangla QR transactions for automatic reversal.

6.3 Upon confirmation of a failed transaction, the Issuer shall automatically reverse the transaction and credit the Customer's account without requiring the Customer to lodge a complaint or dispute.

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6.4 Where the transaction outcome cannot be conclusively determined through automated validation or reconciliation, the transaction shall be handled in accordance with the dispute resolution procedure prescribed under these Guidelines.

6.5 **Service Standards**

The following service standards shall apply to all Members in relation to the handling of such cases:

a) The Issuer shall process automatic reversals for both On-Us and Off-Us Bangla QR transactions through automated system controls as soon as the transaction is confirmed to be a failed transaction.
b) Automatic reversals shall be processed in real time upon confirmation of the failed transaction. However, where real-time processing is not possible due to host-system dependency, the Member shall complete the reversal no later than 30 minutes from the time of such confirmation.

6.6 Members shall maintain complete system logs and audit trails of all failed transactions and automatic reversals and shall make such records available to Bangladesh Bank upon request.

7 Handling of On-Us Disputes

7.1 Each Member shall establish appropriate procedures to ensure the prompt, fair, and transparent resolution of On-Us disputes in accordance with these Guidelines.

7.2 Except for disputes involving suspected fraud or unauthorized transactions, all On-Us disputes shall be resolved within three (3) business days from the date the Customer lodges the dispute.

8 Handling of Off-Us Disputes

The NPSB provides a centralized Dispute Management System (DMS) to facilitate the lodging, processing, tracking, and resolution of disputes arising from Off-Us Bangla QR transactions routed through NPSB. The DMS shall serve as a common platform through which all Members shall register and manage complaints received from their Customers.

9 Dispute Handling Process at NPSB-DMS

9.1 The dispute handling process for Off-Us Bangla QR transactions routed through the NPSB is as follows:

a) Customer lodges a dispute with the Issuer.
b) Issuer accepts or rejects the claim upon proper review.

c) Where the claim is found to be valid, a dispute request is to be initiated by the authorized officer of the Issuer. Full transaction details and all required documents shall be uploaded to the DMS.

d) All dispute claims initiated by the Issuer shall be accepted or rejected by the Acquirer. All the accepted claims shall be settled after document processing is done by the NPSB system and accordingly funds settlement shall be done among the Issuer and Acquirer.

e) If any claim is rejected by the Acquirer with proper reason, no settlement adjustment shall take place.

f) If the claim is rejected and the Customer is not satisfied, then on behalf of the Customer the Issuer shall escalate the issue to NPSB by initiating arbitration.

g) In the event of a dispute regarding a Bangla QR transaction, if the Acquirer fails to provide the electronic journal, transaction log, receipt, SMS, email, or any other applicable valid evidence, the Member shall be liable to pay the disputed amount and in addition, may be subject to a penalty of up to an amount equal to the disputed transaction amount, for failure to provide the required documentary evidence. Figure 1 illustrates the dispute-handling process.

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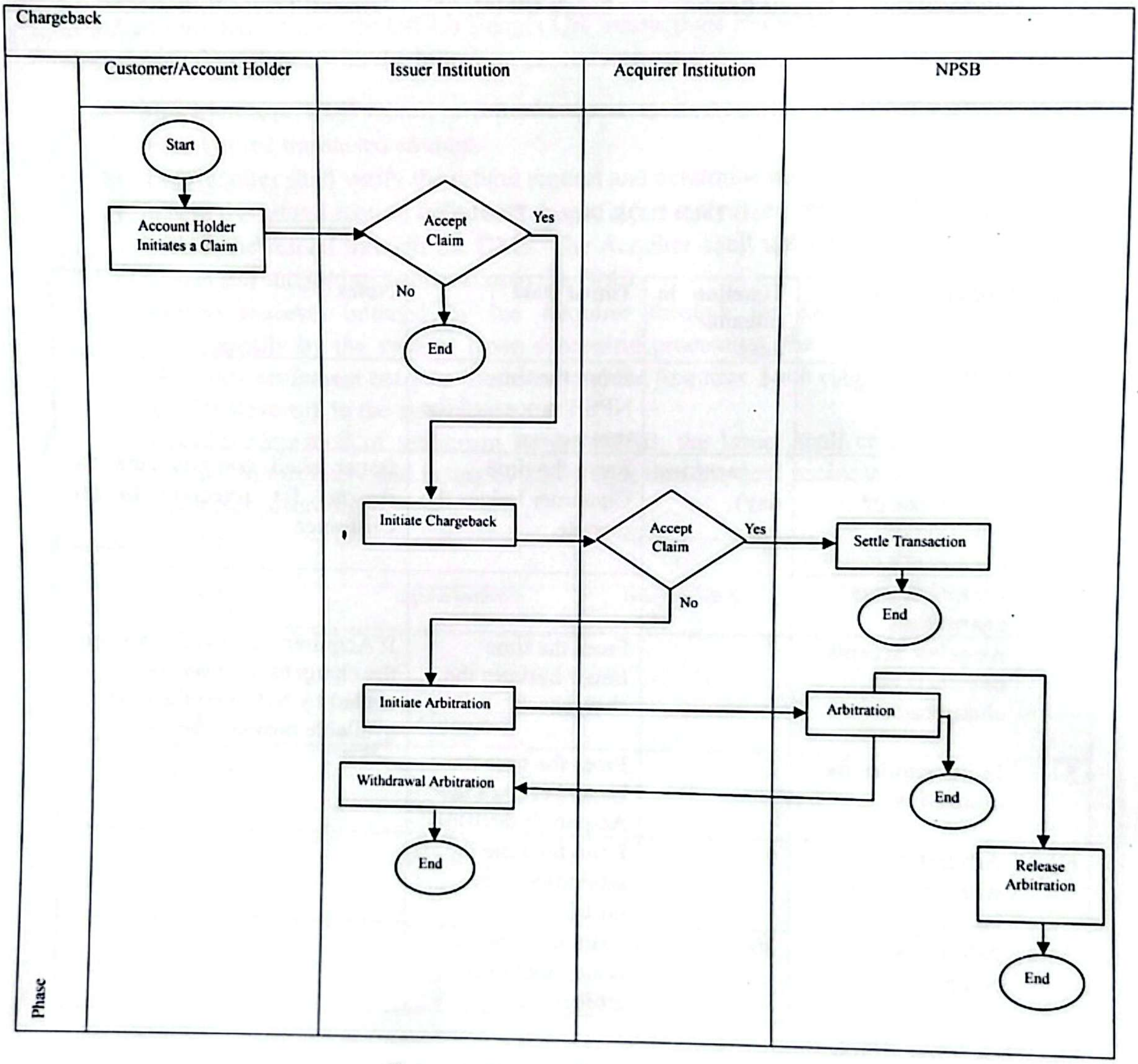

Figure 1: Dispute Handling Process

9.2 Resolution Timelines

The submission of claims and tracing requests shall be subject to the following time schedule shown in Tables below. The time schedule starts from transaction date and ends after processing the corresponding stages.

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Table 2: QR Dispute Timeframes

Item	Dispute Action	Timeline in calendar days	Timed from	Notes
1	Customer lodges dispute	45	From the time NPSB processed the transaction	
2	Issuer's acceptance or rejection of Customer's claim	2 (working day)	From the time Customer lodges the dispute.	Issuer shall communicate the reasons for rejection to the Customer.
3	Issuer initiates chargeback			
4	Acquirer accepts or rejects the chargeback	7	From the time Issuer initiates the chargeback.	If Acquirer fails to accept/reject the chargeback, it will be settled by NPSB on the next available business day.
5	Issuer applies for arbitration	5	From the time the Issuer receives the Acquirer's decision.	
6	Arbitration withdrawal by Issuer	5	From the time the arbitration was raised	
7	Arbitration completed	30	From the time the Issuer applies for arbitration.	

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9.3 Merchant-Initiated Refunds for Off-Us Bangla QR Transactions

Merchant-initiated refunds for Off-Us Bangla QR transactions routed through the NPSB shall be processed in accordance with the following procedure:

a) The Merchant shall submit a refund request to its Acquirer for either a partial or full refund of the transacted amount.
b) The Acquirer shall verify the refund request and determine its eligibility.
c) Where the refund request is found to be valid, an authorized officer of the Acquirer shall initiate the refund through the DMS. The Acquirer shall upload all relevant transaction details and supporting information to the DMS.
d) Refund requests initiated by the Acquirer through the DMS shall be processed automatically by the system. Upon successful processing, the NPSB shall perform the necessary settlement between the Issuer and the Acquirer. Such refunds will be processed as 'QR Reversal' in the system.
e) Upon confirmation of settlement by the NPSB, the Issuer shall credit the Customer's account immediately and in any event no later than the next business day, and notify the Customer accordingly.

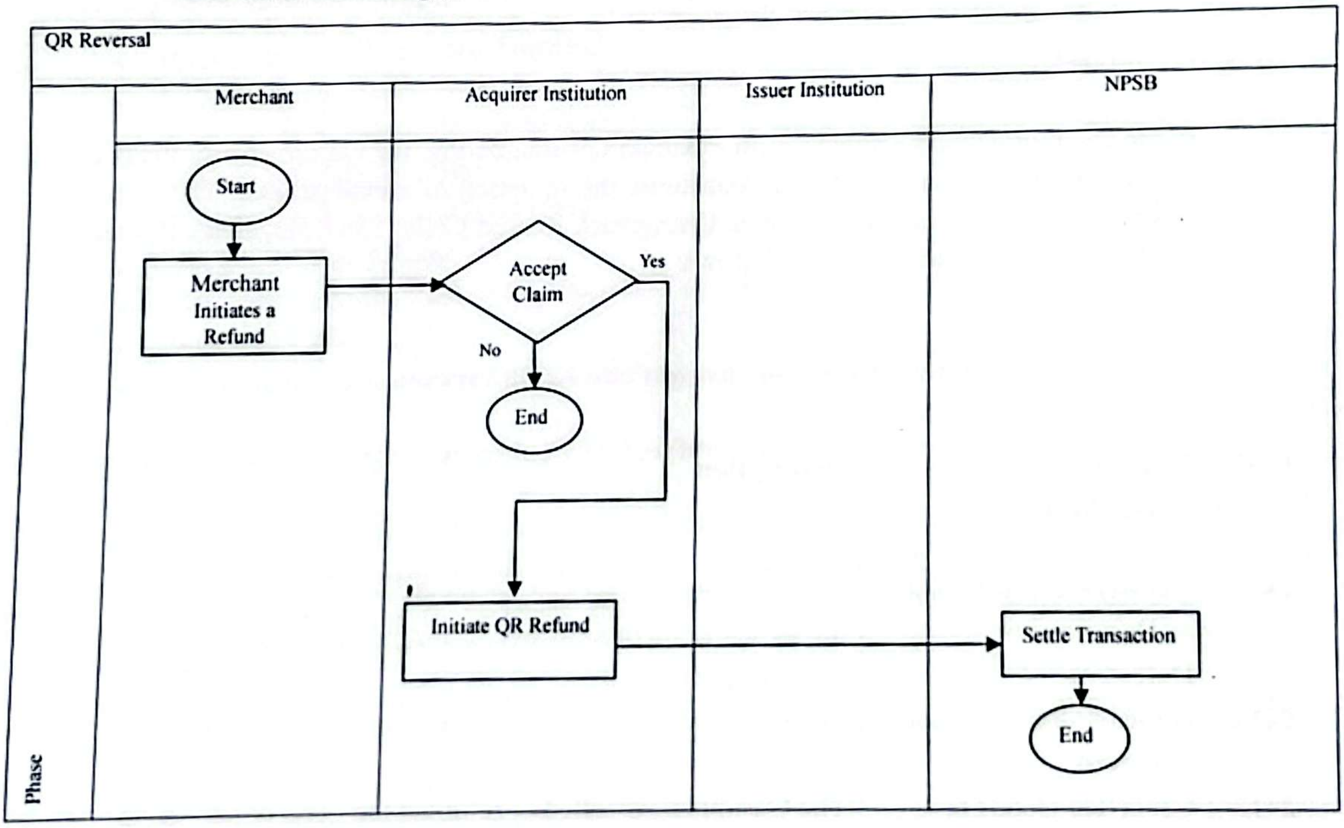

Figure 2: Merchant-Initiated Refund Handling Process

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Table 3: QR Dispute Timeframes (Merchant Initiated)

Item	Dispute Action	Timeline in calendar days	Timed from	Notes
1	Merchant Initiates a Refund	60	From the time NPSB processed the transaction	
2	Acquirer's acceptance or rejection of the Merchant's claim	2 (working day)	From the time Merchant lodges the dispute.	Acquirer shall communicate the reasons for rejection to the Merchant.

10 Chargeback

11.1 In the event of a dispute arising from a Bangla QR transaction, the Customer may lodge a dispute claim with the Issuer, which shall constitute the initiation of a **chargeback**. The Issuer shall classify the dispute using the applicable Chargeback Reason Code. The Chargeback Reason Codes for Bangla QR transactions are as follows:

Table 4: Chargeback Reason Codes for QR Payment.

Code	Reason for a chargeback	Description
2411	Goods or Services Not as Described or Defective	The Customer claims that the goods or services were either not as described or defective, damaged or not suitable for its intended purpose.
2412	Goods or Services Not Received	The Customer claims that the goods or services were not delivered as agreed.
2413	Cancelled Goods or Services	The Customer cancelled or returned the good or service in accordance with the Merchant's cancellation or return policy, but refund was not processed.
2414	Duplicate Processing/ Paid by other means	The Customer claims that the Merchant was paid twice for the same merchandise or service using another QR transaction or other payment method.
2415	Billed an incorrect amount	The Customer claims that he/she was billed an incorrect amount.

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Code	Reason for a chargeback	Description
2416	Merchant Not Credited	The Customer claims that his/her account or wallet was debited but the Merchant did not receive the funds.
2417	Technical Processing Error	The Customer claims that the transaction failed or was processed incorrectly due to a system or technical error not covered by any other chargeback reason.

11.2 A Member receiving a chargeback through the DMS shall conduct a proper inquiry before accepting or rejecting the claim. Where a claim is rejected, the Member shall record clear reasons supported by relevant evidence, in the comments section of the DMS.

11.3 A Member shall not reject a chargeback solely to avoid the prescribed dispute resolution timelines. Any such action shall constitute non-compliance with these Guidelines.

11 Minimum Data Requirements for Initiating Chargeback

A chargeback initiated through the DMS shall contain, at a minimum, the following information:

- RRN (Retrieval Reference Number)
- STAN (System Trace Audit Number) Value
- Account/Card (Masked)/Wallet Number
- Transaction Date and time
- Transaction Amount with currency
- Merchant ID and Name
- Customer Account/Card/Wallet Identifier (masked, if necessary)
- Approval Code
- Supporting Evidence (where applicable);

12 Transaction Status Inquiry (TSI) Mechanism

To minimize disputes arising from technical failures, Members shall implement the **Transaction Status Inquiry (TSI)** services of NPSB system to Bangla QR transactions to obtain the transaction status from the counterparty almost instantly. Members shall follow the process set out below:

a) Customer scans the Merchant's QR using Issuer's application and initiates Bangla QR payment.
b) Issuer sends payment request through NPSB.
c) NPSB routes the request to the Acquirer.

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d) Where the Acquirer doesn't respond within the prescribed response time, NPSB relays 'Response Code 85' to Issuer.
e) After getting 'Response Code 85', Issuer automatically triggers a TSI instantly.
f) Acquirer responds with the transaction status.
g) Based on the Acquirer response, NPSB relays the final transaction outcome to Issuer. The Issuer shall take the following actions based on the transaction status:

   i. **Successful Transaction**: If the Acquirer confirms the transaction as successful, the Issuer shall notify the Customer.
   ii. **Failed Transaction:** If the Acquirer confirms that the transaction failed, the Issuer shall process the transaction in accordance with Section 6 of these Guidelines.
   iii. **No Response from Acquirer:** If the Acquirer fails to respond to the initial TSI, the Issuer shall initiate a second TSI immediately. If no response is received after the second TSI, the transaction shall be treated as indeterminate, and the Issuer shall initiate a chargeback upon receipt of a Customer dispute in accordance with Section 11 of these Guidelines.

13 Handling of Fraudulent and Unauthorized Transactions

14.1 Any Bangla QR payment made without the Customer's knowledge or authorization, or involving a fraudulent or unauthorized Merchant, including cases of QR code replacement or Merchant impersonation, shall be treated as a fraudulent or unauthorized transaction.

14.2 On-Us Transactions: Where both the Issuer and the Acquirer are the same Member, the Member shall review and resolve all suspected fraudulent or unauthorized Bangla QR transactions within 30 (thirty) calendar days from the date the Customer lodges the dispute. Where the inquiry establishes that the transaction resulted from the Member's system failure, security weakness, employee misconduct, or any other deficiency attributable to the Member, the Customer shall be reimbursed promptly and no later than 3 (three) business days upon completion of such inquiry. A claim may be rejected only where the Member establishes, based on documented evidence, that the transaction was validly authorized or resulted from the Customer's gross negligence, willful misconduct, or fraudulent act. The Member shall record the reasons for its decision and communicate the outcome to the Customer.

14.3 Off-Us Transactions: Where an Off-Us Bangla QR transaction involves suspected Merchant or Acquirer-related fraud, the Issuer shall initiate a chargeback through the DMS using the designated Fee Collection function, as applicable. The Acquirer shall scrutinize the claim and respond through the DMS within 30 (thirty) calendar days of receiving the claim. Where the Acquirer accepts liability or the inquiry establishes that the transaction resulted from a deficiency attributable to the Acquirer or Merchant, the Issuer shall reimburse the Customer without undue delay upon settlement of the claim. Where the Acquirer rejects the claim, it shall provide documented evidence supporting its decision through the NPSB DMS. The Issuer shall determine the Customer's claim based on the inquiry and inform the Customer accordingly.

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14.4 Members shall retain all inquiry records and supporting evidence for all fraudulent and unauthorized transaction disputes and shall make such records available to Bangladesh Bank upon request.

14 Supervisory and Enforcement Measures

Where a Member fails to comply with any provision of these Guidelines, including but not limited to failure to resolve disputes within the prescribed timelines, failure to process eligible automatic reversals, unjustified rejection of chargeback claims, failure to provide required information or supporting evidence, or willful disruption of Bangla QR services, Bangladesh Bank may take appropriate supervisory or enforcement action in accordance with the Payment and Settlement Systems Act, 2024, and any rules, regulations, circulars, or directions issued thereunder.

15 Conclusion

The sustainable growth of Bangla QR depends on a dispute resolution mechanism that is timely, transparent, fair, and Customer-centric. By introducing centralized dispute management, TSI, automatic reversals, defined service standards, and regulatory oversight, these Guidelines aim to ensure the prompt and consistent resolution of disputes. Effective implementation of these Guidelines will strengthen Customer and Merchant confidence, enhance the reliability of Bangla QR, and support the continued growth of Bangladesh's digital payment ecosystem.

Abid