

CENTRAL CONSUMER PROTECTION AUTHORITY

Krishi Bhawan, New Delhi - 110001

Ref: F. No. CCPA-2/55/2023-CCPA

In the Matter of: Suo Moto case against Google India Digital Services Private Limited (G-Pay, herein referred as "Company").

CORAM:

ROHIT KUMAR SINGH, CHIEF COMMISSIONER

ANUPAM MISHRA, COMMISSIONER

Dated: 29.12.2023

ORDER

1. In continuation of order dated 29.11.2023, the hearing was held on 22.12.2023 with Mr. Rahul Dhiman & Ms. Ashi Bhat appeared for Google India Digital Services Private Limited (GIDS) over Video Conferencing.
2. The Company submitted its compliance report dated 11.12.2023 and submitted the following submissions as under:
 - a. The Company coordinated with the team of National Consumer Helpline (NCH) and had shared the list of 81 complaints pertaining to 72 unique users with NCH office on 29.11.2023. The status of NCH efforts is provided below:

Status	Count
Total Pending Grievances	81
Unique Complainants	72
Able to Connect with the user	41
Resolution provided by the company	20
Resolution not provided by the company	21
Not Able to Connect	31

- b. Out of the 72 users, the NCH office was able to connect with 41 users and 31 users did not receive the call even though three attempts were made to reach out to them. 20 out of the contacted complainants shared that their

complaint has been resolved and there are no open issues. 21 users submitted that they have not received the resolution by the Company.

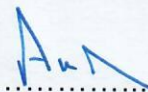
- c. On 05.12.2023, another attempt was made by the Company to reach out to the 21 users who have mentioned that their resolution is awaited. Accordingly the Company made attempts to call each of these 21 users out of which the Company was able to connect with 5 users and their complaints were resolved. Remaining 16 users did not receive the calls even after three attempts.
 - d. Even after several efforts by the Company and NCH to connect with the users, 47 users were not contactable.
 - e. Regarding joining of Convergence Plan the Company has concluded internal deliberations and shall participate in the convergence partnership platform of NCH at earliest.
3. The Company's short submission submitted during the hearing is as under:
- a. The Company has made multiple attempts to approach the remaining 47 users via telecon. Out of 47 complaints, 40 complaints pertain to year 2022 therefore, it is very difficult for the Company to articulate the total money involved in these 47 complaints as the issue pertain to money deducted from the user bank account and did not reach the recipient successfully which was transacted through G-Pay.
 - b. The mode of reaching out to the customers are phone calls and further the Company has reached out to the users via e-mails.
 - c. The current policy of the Company does not authorize to approach consumers via text messages.
4. Upon examination of the submissions of the Company, the Central Authority observed that the Company needs to re-look at their policy as approaching the remaining 47 users only via telecon and e-mails have not been successful.
5. In view of the above, the Central Authority issues the following directions:
- a. The Company is directed to pro-actively approach the remaining 47 consumers in order to expeditiously resolve their refunds through other modes

such as sending text messages and calling these pending users clearly stating that the amount deducted unnecessarily during transactions via G-Pay to the recipient will be refunded by the Company.

- b. The Company is directed to create a link on their website to facilitate the process of claiming G-Pay refunds. This could involve adding a pop-up banner or a section on the portal that says "Claim your G-Pay Refund". Meanwhile, a hyperlink can be created on the NCH Portal by way of pop up banner so that whenever any complaint is registered on NCH regarding pending refunds then the consumer can click on that hyperlink and that link shall re-directs the consumer to a specified URL of pay.google.com.
- c. Further, the Company is directed to make an additional effort to expedite refunds to the remaining 47 users within a month from the date of receipt of this communication and submit a compliance report to this authority within 30 days.



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(Rohit Kumar Singh)
Chief Commissioner



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(Anupam Mishra)
Commissioner