

# **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:**

**NIDHI KHARE, CHIEF COMMISSIONER**

**ANUPAM MISHRA, COMMISSIONER**

Dated: 25.11.2023

## **ORDER**

1. In continuation of order dated 03.11.2023, the hearing was held on 16.11.2023 with Mr. Rahul Dhiman & Ms. Ashi Bhat appeared on behalf of Google India Digital Services Private Limited .
2. The Company submitted its compliance report dated 16.11.2023 and submitted the following submissions as under:

### **A. Regarding Update of the 397 grievances:**

The tabular data of Complaints received from the Central Authority is given as below:

<b>Details</b>	<b>Count of Complaints</b>
Total complaints received on Oct 31, 2023.	397
Count of complaints which had been received by Company from NCH prior to Oct 31, 2023 and confirmed as resolved.	170
Count of complaints which were not received from NCH prior to Oct 31, 2023.	227
Count of complaints which lacked user/complainant details and were shared with Company on Nov 10, 2023.	158
Count of complaints which were also registered by the users with the consumer support of Company and resolution was provided.	112

i. With respect to the 397 complaints registered on the NCH portal shared vide e-mail dated 31.10.2023, the Company had already received 170 complaints from NCH previously via the existing email channels and they had provided the resolution to the complainant and the complaints were closed earlier. The status of these complaints were already shared with NCH over emails in the due course of time. The Company received the details of the remaining 227 complaints from NCH for the first time only on 31.10.2023. In context to these 227 grievances the Company submitted as under:

a) It was observed that 112 complainants had already reached the customer support of the Company for the same grievance and resolution was provided to these customers regarding their complaints.

b) The total of 158 complaints (out of 227) did not have complainant details or identifiers to identify the underlying Google Pay users. Accordingly, the Company has coordinated with the NCH to seek the information pertaining to aforementioned complainants and subsequently the NCH has shared the final set of complaints with complete user information with the Company on 10.11.2023.

iv. Details of remaining 115 complaints are as under:

<b>Details</b>	<b>Count</b>
<b>Unable to connect with the user, sent follow-up email</b>	<b>60</b>
<b>Connected with user</b>	<b>32</b>
<b>Issue resolved/ No existing issue</b>	<b>26</b>
<b>Unable to complete authentication over call, sent follow up e-mail</b>	<b>6</b>
<b>Insufficient/ invalid data</b>	<b>23</b>

v. Specific Updates provided by the Company with regard to the 6 complaints specifically mentioned in the CCPA vide its order dated November 3, 2023,

the Company submitted that all of these complaints are closed with the following responses:

- S. Nos. 301 and 6 -Funds transferred to an unintended beneficiary by the user, the user was advised to reach out to the issuer bank as per NPCI's dispute resolution process as this is beyond the remit of Google Pay.
- S. Nos. 123 and 164 - Confirmed to the complainant that the amount was successfully credited to the beneficiary bank account.
- S. Nos. 101-Checked with the respective payment gateway and updated the user that the amount is credited to the merchant account.
- S. Nos. 198- The Company redirected the user to contact our 1:1 support team due to a language issue over the initial call. However, the user did not pursue this further.

## **II. Update regarding the website of the Company:**

- To improve overall efficiency and speed in relation to customer grievance redressal, and considering the overall volumes, in addition to the name and address of the nodal officer, the users can also reach out to the Nodal Officer for escalations if they are not satisfied with the resolution previously, within 15 days after the users raise the complaint through a Google form. This is in addition to the escalation support available at Level 2 escalation (through a Google form) Furthermore, if a user's complaint has remained unresolved for more than 30 days then they can always write to the Google Pay Nodal officer at the email address provided on the Google Pay Help Centre.
- Secondly, the in-app ticket number is also already prominently displayed to the user within the GPay app. This ensures that the user is able to seamlessly raise and track the status of her complaints within the GPay app directly.

- Additionally, a user can contact the GPay support teams through the Google Pay Help Center and also through the Google Pay app. Through in-app support the user can:
  - Live chat with customer support anytime between 8am to 12pm IST
  - Call Google Pay India customer care number: 1-800-419-0157 (toll free) which provides support in 5 languages (Hindi, English, Tamil Telugu and Kannada).

**III. Update regarding becoming a convergence partner:**

- The NCH has started sharing complaints with GIDS through 'No Reply' email ID from September 10, 2022, which has limited the channel for return communication for the company. There may be a delay in earlier updating the status of complaints on NCH due to broken channel of communication between the Company and NCH due to lack of email ID to share status of complaints. To resolve this issue, the company has actively worked with the NCH team and has obtained an alternate email ID to be able to respond through.
- As per the guidance of the NCH team, the Company will respond to NCH through the option provided within the e-mail from NCH so that the NCH dashboard gets updated automatically updated.

9. The Company's short submission submitted during the hearing is as under:

- a. There were total 397 grievances registered on the NCH Portal. Out of total 397 complaints, 170 complaints were received from NCH prior to 31.10.2023. The remaining 227 complaints were not received from NCH prior to 31.10.2023, out of which 158 complaints lacked user data/complainant details. Out of 158 complaints, 112 remaining complaints stand resolved.

- b. Regarding pending 115 complaints, 60 complaints are unresolved as the Company has tried to connect with these passengers via telecon and e-mail. The Company has also sent the follow up e-mail.
- c. The Company has connected with the 32 complainants for their grievances, out of which resolution was provided to 26 complainants.
- d. The Company tried to connect with the 6 complainants but the user or complainant failed to authenticate themselves as a Google Pay user. As per the Company whenever any user is contacted for authentication then an otp is generated by GPay app then the user has to inform that OTP on the app and when any user fails to provide the otp on the app then the authentication fails.
- e. Rest 23 complaints are unresolved due to non availability of user identification.
- f. In a nutshell, there are 89 complaints where the input or action is required from either the user end or there are 23 complaints out of 89 complaints where additional details are required from NCH in respect to these users/complainants.
- g. The Company has only partially refunded the consumers as out of 397 grievances, 170 have been closed and the resolution has been shared with the NCH in the due course of time.
- h. The Company is not able to identify the 158 complainants as the information shared by NCH is missing. Only 40% of the complaints are identified.
- i. The Company has provided a link for approaching the Nodal Officer on the Google Pay Help Centre available on the Company's website.
- j. The Company will deliberate the issue of convergence partnership with the higher authorities of their Company to become a convergence partner.

10. The National Consumer Helpline (NCH) short submission submitted during the hearing is as under:

- a. The NCH has provided the entire details of complainants including mobile numbers, e-mail ids, place of origin and docket number.
- b. The NCH did not receive the response of the Company on time as the Company is not even the part of convergence.
- c. For non convergence Companies, the NCH has the facility whereby the Company can click on the docket provided to them, then its get updated on the portal, the Company sent the e-mail separately which gets difficult for the NCH to coordinate with the team of the Company.
- d. The Consumers are facing a lot of difficulty in addressing their issues regarding failure of payment done via GPay and these are the part of 158 complaints shared with the Company.
- e. The Company never replies from the same e-mail id as NCH responds through auto generated e-mail and it becomes difficult for NCH to coordinate with the Company on different e-mail ids every time. The Company is requested to communicate on the same channel from where the docket number is shared by the NCH.

11. Upon examination of the submissions of the Company and NCH, the Central Authority observed that

- a. The Company is not pro-actively approaching the Consumers in addressing the grievances of Consumers. In such circumstances, money is still withheld with the Company and the Consumer is getting hassled due to non refund of their money. It is also seen that the Consumers have not received satisfactory feedback from the Company once they raise their complaint. To provide speedy resolution of

these grievances it is important for the Company to join convergence plan of NCH.

12. In view of the above, the Central Authority issues the following directions:

i. The Company is directed to provide the update on the 89 grievances registered on NCH Portal which has been shared by NCH vide e-mail dated 17.11.2023 regarding non-refund of transaction failed/cancelled amount not refunded to consumers and amount debited but not credited to beneficiary. The List of Complaints have been shared with the Company vide e-mail dated 24.11.2023.

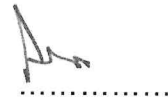
ii. The Company is directed to coordinate with NCH in redressal of 100% of their complaints and share the final compliance report before 28.11.2023.

13. The next hearing of the matter shall be held on 28.11.2023 at 04:00 PM.



(Nidhi Khare)

Chief Commissioner



(Anupam Mishra)

Commissioner