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Circulars/Notifications - Payment System Department**PSPOD Circular No 01 of 2023****Jan 10, 2023**

The Presidents/CEOs

All Regulated Entities (Banks/ MFBs/ PSOs/ PSPs/ EMIs)

Dear Sir/Madam,

Guidelines for Downtime of Digital Channels/Services

In recent years, the use of digital channels and customers' reliance for carrying out day-to-day transactions has increased manifold. However, it has been observed that in cases of service outages, customers are not informed on a timely manner, and as a result, they face inconveniences.

2. In order to ensure that customers are informed about service disruptions due to any scheduled or unforeseen activity, the following instructions are being issued:

a. **Customers and SBP must be informed about any planned activity which may result in the service disruption, in the following manner:**

i. Customers shall be informed at least two days in advance through various communication channels including but not limited to SMS alerts, social media platforms, in-app notifications etc.

ii. SBP shall be notified at least **one week** in advance as per [Annexure-I](#).

iii. In any situation where downtime exceeds by more than **two hours** of its planned duration, then it should be immediately conveyed to the customers and reported to SBP.

b. **In case of unanticipated service disruption for more than thirty minutes, due to any reason:**

i. Customers must be immediately informed about any disruption of services through the aforementioned communication channels, together with an estimated time of restoration of services.

ii. SBP shall be notified as per the [Annexure-II](#).

3. Customers and SBP shall also be informed once services have resumed as usual.

4. All Regulated Entities (RE) must establish mechanisms to continuously monitor social media platforms in order to proactively identify and address customer complaints or issues relating to the availability of digital channels.

5. SBP, as part of its oversight responsibility, will also be regularly monitoring the availability of digital channels.

6. Cumulative downtimes on a monthly basis shall be reported to SBP, as per [Annexure-III](#). In case the unanticipated downtime exceeds more than **three hours per quarter**, SBP shall be informed about the steps taken by respective RE to avoid disruption in future.

7. All reporting must be submitted to PSDOversight@sbp.org.pk. Moreover, earlier instructions issued vide clause 5(g) of PSD Circular No. 5 of 2016 regarding reporting of planned downtime for the payment card system and clause 10(V) of PSD Circular No. 3 of 2018 related to temporary unavailability of EFT services due to any scheduled maintenance or up-gradation of systems, shall stand withdrawn. Any non-compliance shall result in penal actions as per relevant laws and regulations.

Sincerely,

(Shoukat Bizinjo)
Additional Director

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