

Options for seeking refund of the excess amount payment towards registration fee:

Option I:

Bank transfer by APC 2025 in which case the following details are required:

- 1) Beneficiary's Name and Address
- 2) Name and address of the bank
- 3) Account Number
- 4) SWIFT
- 5) IBAN and Routing No (if any)

Option II:

Raising chargeback request with your credit card company/bank in which case you will get full refund including charges.

Chargeback Procedure for International Transactions to India

1. Customer (Cardholder Abroad) Initiates Chargeback

- The international customer (outside India) contacts their issuing bank to dispute a transaction made to an Indian merchant.
- They must provide details (e.g., transaction ID, date, reason – fraud, goods not received, etc.).
- The issuing bank raises a chargeback via the card network (Visa, MasterCard, etc.).

2. Card Network Routes Dispute to Indian Acquirer

- The chargeback is passed from the international bank through the card network to the Indian acquiring bank (e.g., SBI—the merchant's bank).
- The disputed amount is debited from the Indian merchant's account temporarily.

3. Indian Merchant Notified & Asked to Respond

- The Indian acquiring bank contacts the Indian merchant, requesting them to:
- Accept the chargeback, or
- Provide compelling evidence (invoices, delivery proof, communication, terms accepted, etc.) within a specific time (usually 7–14 days).

4. Final Decision by Issuer or Arbitration

- Based on evidence:
- If the merchant proves the transaction was valid, the amount is re-credited.
- If not, the chargeback is finalized in favor of the cardholder.
- If unresolved, either party may request arbitration, where the card network (Visa/MasterCard) makes a binding decision (with high arbitration fees).

Refund and Settlement

- If the chargeback is approved:
- The foreign customer gets a refund from their issuing bank.
- The Indian merchant loses both the transaction amount and may be charged a chargeback fee (₹500–₹2000 or more).

Important Notes for Indian Merchants

- RBI regulations require Indian exporters (merchants) to report inward foreign currency payments accurately (under FEMA).
- If the chargeback leads to reversal of export payment, the merchant may need to adjust their Foreign Inward Remittance Certificate (FIRC) and inform their authorized dealer bank.

- Repeated chargebacks may lead to the merchant being labeled high-risk, affecting future international payment processing.

Option III:

You may collect the amount in INR at the registration desk of the Conference Venue.