



Purushottam Gupta <gupta.purushottam@gmail.com>

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## Fraud Transaction from own credit card

10 messages

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**Purushottam Gupta** <gupta.purushottam@gmail.com>

Fri, Mar 10, 2017 at 11:47 AM

To: att.cards@kotak.com, service.securities@kotak.com

Cc: purushottam gupta <gupta.purushottam@gmail.com>

Hi Dear Sir/Madam,

I have received a call from bank side +91-9627743322.

I have not shared any card details but transaction INR 20000 happened from own card. After that I have get SMS for transaction by PayZapp online and then I have colled to kotak customer care the are provide SR#1-6804654453. So that I have filled dispute from.

Kindly find the attached file and do the needful.

Also let us know if any things else is required from our end.

Thanks & Regards  
Purushottam Gupta  
9811598493

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 **edited\_cardholder-dispute-form\_1.pdf**  
76K

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**Purushottam Gupta** <gupta.purushottam@gmail.com>

Sat, Apr 1, 2017 at 12:40 AM

To: att.cards@kotak.com, service.securities@kotak.com

Cc: purushottam gupta <gupta.purushottam@gmail.com>, clientservicedesk@kotak.com, itsecurity.bank@kotak.com, service.bank@kotak.com

I have get call from bank side on 9th of March 2017 from +91-9627743322, He is asking our OTP, He has already hold the all card details, But I have not share any Information I have raised a dispute on 9th of march #6804654453.I have call to customer care same time for fraud transaction after that blocked the card. Kotak C C told me Lodge FIR and sent me copy in branch.I have provide FIR copy on 20th of March.I have get mail two times your dispute closed also I have called to customer care last 20 day in 10 times but not get proper response and satisfy answer.

Today customer care person called you can communicate to merchant.

Why closed the request against my dispute betout providing solution.  
Bank why not take necessary legal action against this transaction

Why bank told me go to police and crime cell.

Kindly provide details of below points.

- 1> If I have told to C C of Kotak this is fraud transaction why not take action after blocking the call.
- 2> If same time dispute raised why not communicate merchant for this transaction for getting details and take necessary action after provide FIR copy.
- 3> merchant have hold the transaction two to three day.
- 4> Bank have privilege for asking transaction details and take and charge criminal case.
- 5> Bank always told me go to police station and crime cell Both are saying we are taking action on lots of amount in laks.

Kindly suggest what we should and please refund my amount ASAP.

Thanks & Regards  
Purushottam Gupta  
9811598493

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Thanks & Regards  
Purushottam Gupta  
9811598493

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**Purushottam Gupta** <gupta.purushottam@gmail.com>  
To: att.cards@kotak.com, service.securities@kotak.com

Sun, Apr 2, 2017 at 2:14 AM

Hi Dear Sir/Madam,

As per dispute no #1-6804654453 has been closed.I have get mail two times your dispute closed also I have called to customer care last 20 day in 10 times but not get proper response and satisfaction answer.

Today 1st of Apr I have gone to police station Vasant kunj He has told me and suggest me,you ask to your bank have provide bank action details so that he can take next necessary action against bank and merchant.

Also I have call to payzapp customer care :He is told me if any request from bank side we are lible to provide full details and support ASAP, Payzapp C C support me and he saying regarding your card transaction I have full proof details as details of transaction and if this question ask to me as Kotak Bank or police department or merchant then we will provide the details, He has told me your are not a merchant nor police department and not a bank side.Because bank have legal team for taking action to fraud person and police have authority to know the against your dispute and FIR.

Why denied your request payzapp team, and which steps and method you have follow-up before closing my request  
Please provide all the follow-up details in mail with attached request with payzapp team,  
Also why not taking fare action against this fraud transaction:

I am waiting your positive response from your side:

Also let us know if anythings else is required from our side,If any thing needed clarification please feel free contact me.

Thanks & Regards  
Purushottam Gupta  
9811598493

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Thanks & Regards  
Purushottam Gupta  
9811598493

**clientservicedesk@kotak.com** <clientservicedesk@kotak.com>  
To: gupta.purushottam@gmail.com

Mon, Apr 3, 2017 at 6:53 AM

Dear Customer,

Thank you for reaching out.

You have written to an email id which does not service these queries.

[Click here](#) to login now and write through the Mailbox inside Netbanking for Credit Card or Bank Account related queries.

Select "Take me Directly to MAIL" when logging into Net Banking.

Warm Regards,

**Pooja Nemani** | Client Service Desk | Kotak Mahindra Old Mutual Life Insurance

Kotak Towers, Building No. 21, Infinity Park, Off Western Express Highway, Goregaon Mulund Link Road, Malad East, Mumbai 400097 |

1800 209 8800 (Toll Free) | (+9122) 67257453 ( Fax ) | **clientservicedesk@kotak.com** (Email)

Description:

cid:image001.png@01D1AB7B.3F8A2440

-----Original Message-----

From: [gupta.purushottam@gmail.com](mailto:gupta.purushottam@gmail.com)

Sent: 04/01/2017 00:40:19

To: ;

Cc: purushottam gupta ; ; ;

Subject: Re: Fraud Transaction from own credit card

I have get call from bank side on 9th of March 2017 from +91 9627743322, He is asking our OTP, He has already hold the all card details, But I have not share any Information I have raised a dispute on 9th of march #6804654453.I have call to customer care same time for fraud transaction after that blocked the card. Kotak C C told me Lodge FIR and sent me copy in branch.I have provide FIR copy on 20th of March.I have get mail two times your dispute closed also I have called to customer care last 20 day in 10 times but not get proper response and satisfy answer.

Today customer care person called you can communicate to merchant.

Why closed the request against my dispute betout providing solution.

Bank why not take necessary legal action against this transaction

Why bank told me go to police and crime cell.

Kindly provide details of below points.

1> If I have told to C C of Kotak this is fraud transaction why not take action after blocking the call.

2> If same time dispute raised why not communicate merchant for this transaction for getting details and take necessary action after provide FIR copy.

3> merchant have hold the transaction two to three day.

4> Bank have privilege for asking transaction details and take and charge criminal case.

5> Bank always told me go to police station and crime cell Both are saying we are taking action on lots of amount in laks.

Kindly suggest what we should and please refund my amount ASAP.

Thanks & Regards

Purushottam Gupta

9811598493

On Thu, Mar 9, 2017 at 10:17 PM, Purushottam Gupta <gupta.purushottam@gmail.com> wrote:

Hi Dear Sir/Madam,

I have received a call from bank side +91 9627743322.

I have not shared any card details but transaction INR 20000 happened from own card. After that I have get SMS for transaction by PayZapp online and then I have colled to kotak customer care the are provide SR#1 6804654453. So that I have filled dispute from.

Kindly find the attached file and do the needful.

Also let us know if any things else is required from our end.

Thanks & Regards

Purushottam Gupta

9811598493

Thanks & Regards

Purushottam Gupta

9811598493

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**Purushottam Gupta** <gupta.purushottam@gmail.com>

To: clientservicedesk@kotak.com, att.cards@kotak.com, nodalofficer@kotak.com, ks.escalation@kotak.com

Tue, Apr 4, 2017 at 11:13 PM

I am purushottam I am holding Kotak Bank account and credit card:

I have get call from bank side on 9th of March 2017 from +91-9627743322, He is asking our OTP, He has already hold the all card details, But I have not share any Information I have raised a dispute on 9th of march #6804654453.I have call to customer care same time for fraud transaction after that blocked the card. Kotak C C told me Lodge FIR and sent me copy in branch.I have provide FIR copy on 20th of March.I have get mail two times your dispute closed also I have called to customer care last 20 day in 10 times but not get proper response and satisfy answer.

Today customer care person called you can communicate to merchant.

Also I have call to payzapp customer care :He is told me if any request from bank side we are lible to provide full details and support ASAP, Payzapp C C support me and he saying regarding your card transaction I have full proof details as details of transaction and if this question ask to me as Kotak Bank or police department or merchant then we will provide the details, He has told me your are not a merchant nor police department and not a bank side.Because bank have legal team for taking action to fraud person and police have authority to know the against your dispute and FIR.

Why closed the request against my dispute bethout providing solution.

Bank why not take necessary legal action against this transaction

Why bank told me go to police and cyber crime police ans communicate to merchant.

Kindly provide details of below points and provide solution.

- 1> If I have told to C C and provide dispute form and FIR copy of Kotak this is fraud transaction why not take action after blocking the card.
- 2> If same time dispute raised why not communicate merchant for this transaction for getting details and take necessary action after provide FIR copy.
- 3> merchant have hold the transaction two to three day.
- 4> Bank have reserve privilege for asking transaction details and take and charge criminal case.
- 5> Bank always told me go to police station and crime cell Both are saying we are taking action on lots of amount in laks.
- 6> I have called to payzzap customer care he told me they have full details about this transaction.  
I am too foretasted and disappoint of bank behavior.

Kindly suggest what we should and please refund my amount ASAP.

I had raise a compliant in 9th April about my fraud transaction still I did not received my amount bank account. Lot of time I had spoken with yes bank team they guys are not responded to complaint properly. I need my money created yo my bank account as soon as possible. Kindly I am requesting you to help me on the same to resolve my complaint.

Thanks & Regards  
Purushottam Gupta  
9811598493

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Thanks & Regards  
Purushottam Gupta  
9811598493

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**Purushottam Gupta** <gupta.purushottam@gmail.com>

Tue, May 30, 2017 at 11:02 AM

To: clientservicedesk@kotak.com, att.cards@kotak.com, nodalofficer@kotak.com, ks.escalation@kotak.com

Hello Dear Sir/Madam,

I am purushottam I am holding Kotak Bank account and credit card:

I have receive a call from bank side on 9th of March 2017 from +91-9627743322, He is asking our OTP, He have already hold the all card details, But I have not share any Information,after some time I have receive call from Kotak Credit Department He confirming you have make any transaction then I have told I have not use my card any not done any transaction,He told me one transaction Rs 20000 one transaction from your card.I have raised a dispute on 9th of march #6804654453.I have call to customer care same time for fraud transaction after that blocked the card. Kotak C C told me Lodge FIR and sent me copy in branch.I have provide FIR copy on 20th of March.I have get mail two times your dispute closed also I have called to customer care last 20 day in 10 times but not get proper response and satisfy answer.

**These are my below query:**

1> Customer care person tole me : Customer is liable to pay the amount and communicate to merchant.

Question : I have not make any transaction and I have not any relation from payzzap how to communicate merchant?.

2> 15th of April 10000 refund PayZaap on the basis of fraud transaction.

Question : If PayZaap is refunded 10000 on the basis of fraud transaction rest of 10000 when return from PayZZap or Kotak side ?

3> I have make payment 10498 our credit card bill on 6th of May 2017 and 9th of May 2017 return in our account.

Question : I have asked to Kotak customer care He told me your ECS mode payment id blocked and you can make cash payment.  
So why make charges and service tax and late fee on my balance?

4 the and last Question : If PayZZap application refund 10 k on the behalf of fraud transaction the left 10 k how to refund and why not view-of from kotak side and why not take any action from last two month.

I am too foretasted and disappoint of bank behavior.

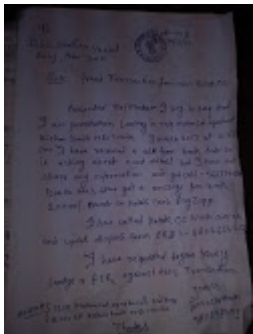
Kindly find the attached files and suggest what we should and please refund my amount ASAP.

Thanks & Regards,  
Purushottam Gupta

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**4 attachments**



**FIR Copy.jpg**  
1285K

**New Dispute Form1.jpg**  
420K



New Dispute Form2.jpg

516K



cardholder-Dispute1.pdf

76K

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**Purushottam Gupta** <gupta.purushottam@gmail.com>

Sat, Jun 3, 2017 at 3:10 AM

To: clientservicedesk@kotak.com, att.cards@kotak.com, nodalofficer@kotak.com, ks.escalation@kotak.com

Hi Team,

@@ Mr Pradip,

**Please don't write mail blindly!!!...** I have request to you kindly give me one question's answer.

1> Transaction happened Rs.20K on 9th of March 2017 and PayZapp refund Rs10K on 14th of Apr 2017 on the basis of fraud transaction (Please find the attached file).**Please read below comment from your side.**

2> PayZapp refunded 10K on the behalf of fraud transaction and you guys are saying it is secure transaction and contact with merchant.

**I have no relation and account with payzapp and Payzapp is denied to sharing any info how to communicate with merchant.**

Please read carefully and response me also return my amount Rs.10K ASAP.

Thanks & Regards,

Purushottam

**"This is your previous email response "**

Dear Mr. Purushottam,

Thank you for banking with Kotak Mahindra Bank.

As per our records, there is transaction **done on 10<sup>th</sup> March, 2017 INR. 20,000.00 done at PayZapp** and the same is debited from your card account and the same is billed to you.

We wish to inform you that the online transaction is secured by VBV and also the Kotak bank will never call card holders to reveal their confidential card details, OTP, VBV for no promo/limit.

We are also reiterating the same in our regular customer awareness SMS and E-mails.

Further, as per revert received from our concern department vide service request number 1-6804654453 the **transaction has been done through second level authentication (secure mode online transactions).**

**We further wish to inform you that, for further clarification you may contact with merchant for the same.**

For any further queries you may contact our contact Center at 18602662666 ( local call rates apply )our customer care officers will be glad to assist you with detailed information regarding your query or you may send an email through your internet banking account on our website [www.kotak.com](http://www.kotak.com)

Regards,  
Pradeep.

[Quoted text hidden]

**3 attachments**



**Fraud Transaction 9th Mar2017.PNG**  
385K



**PayZapp Refund 14 Apr.PNG**  
305K





Mail from Kotak by Pradeep.PNG  
340K

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**Purushottam Gupta** <gupta.purushottam@gmail.com>  
To: service.securities@kotak.com, att.cards@kotak.com

Wed, Jun 7, 2017 at 10:26 AM

Dear sir/madam,

We will wait your input/feedback..

Thanks,  
Purushottam  
[Quoted text hidden]

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**Purushottam Gupta** <gupta.purushottam@gmail.com>

Thu, Jun 8, 2017 at 4:30 PM

To: clientservicedesk@kotak.com, att.cards@kotak.com, nodalofficer@kotak.com, ks.escalation@kotak.com, customerfirst@kotak.com, service.bank@kotak.com

Hi Team,

@@ Mr Pradip,

**Please don't write mail blindly!!!!**... I have request to you kindly give me one question's answer.

1> Transaction happened Rs.20K on 9th of March 2017 and PayZapp refund Rs10K on 14th of Apr 2017 on the basis of fraud transaction (Please find the attached file in previous mail).

Please read below comment from your side.

**["As per our records, there is transaction done on 10<sup>th</sup> March, 2017 INR. 20,000.00 done at PayZapp and the same is debited from your card account and the same is billed to you.**

**We wish to inform you that the online transaction is secured by VBV and also the Kotak bank will never call card holders to reveal their confidential card details, OTP, VBV for no promo/limit.**

**We are also reiterating the same in our regular customer awareness SMS and E-mails."]**

2> PayZapp refunded 10K on the behalf of fraud transaction and you guys are saying it is secure transaction and contact with merchant.

**I have relation and account with payzapp and Payzapp is denied to sharing any information how to communicate with merchant.**

Kindly return my amount Rs.10K ASAP its 100 % fraud transaction If this is not fraud transaction give me proof: after 1 month 4 days why refund 10 k Payzzap.

Thanks & Regards,  
Purushottam

[Quoted text hidden]

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**Purushottam Gupta** <gupta.purushottam@gmail.com>

Fri, Jun 16, 2017 at 12:13 AM

To: clientservicedesk@kotak.com, att.cards@kotak.com, nodalofficer@kotak.com, ks.escalation@kotak.com, customerfirst@kotak.com, service.bank@kotak.com

Hi Dear Sir/Madam,

Have you got chance to verify and review my previous mail and concern?

Your concern : **We wish to inform you that the online transaction is secured by VBV and also the Kotak bank will never call card holders to reveal their confidential card details, OTP, VBV for no promo/limit.**

" If my fraud transaction is consider from your side as a secure transaction Then Why PayZZap refund INR 10 K after one month PayZZap is also a bank application ?  
"

Kindly provide your proper feedback! Looking forward to hear from you.

Thanks & Regards,  
Purushottam Gupta

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