



# Sort Code Validation Accreditation Scheme

Dispute Resolution and Appeals Procedures

The Scheme administrator has adopted an internal dispute resolution and appeals procedure (DRA procedure) in order to ensure that all participants in the Scheme have open, equal and fair recourse with respect to any disputes or appeals related to the operation of this Scheme.

## Who may make a complaint or an appeal?

Any person listed below may make a complaint under this DRA procedure:

- A provider whose product has Scheme accreditation.
- A provider whose product is eligible for accreditation in accordance with the published criteria. This is someone who has submitted an application for their product to become accredited or whose application for Product accreditation has been refused
- A provider who has ceased to be in one of the categories above.
- A provider who claims to be in one of the above categories and the dispute relates to whether he or she is such a person.

Complaints and appeals must be made in writing and emailed to [scvas@wearepay.uk](mailto:scvas@wearepay.uk)

A complaint or appeal under the DRA procedure must be about the Scheme and relate to the administration/operation/decision of the Scheme.

Complaints or appeals must contain the following information:

- Full contact details of the Provider.
- The full name and address of the Provider's representative (if any) and whether that address should be used.
- An explanation of the complaint or appeal, including enough details to show why the Provider is aggrieved.

## The decision

The Scheme will acknowledge receipt of a complaint or an appeal within five working days. The Scheme will deal with the complaint or appeal and issue a decision. In reaching that decision, they may:

- Investigate the complaint or appeal as they see fit.
- Obtain advice from the Scheme's solicitor or any other appropriate professional.
- Ask the complainant or appellant (or any other relevant person) for any additional information that they consider appropriate in order to deal with the complaint or appeal.

The Scheme will endeavour to make a decision as soon as possible after receipt of the complaint, and within three months of receiving the complaint or appeal.

If the Scheme cannot make a decision within three months, they will notify the complainant or appellant (or his representative), explaining the reason for the delay and when they expect to be able to make a decision.

The Scheme will notify the complainant of their decision in writing no later than 15 working days after the decision was made. The notice will include:

- A statement of the decision, which may or may not include reasons.
- A reference to any criteria or Code of Conduct that the decision relied on.

The Scheme may amend this DRA procedure at any time.