

Having an issue with a Transaction done through Portal or other Online channels?

- Know your transaction status in **Check Transaction Status/Retry Policy Generation** (URL: <https://orientalinsurance.org.in/web/guest/check-transaction-status?isRefresh=true>) by searching with Proposal No/Transaction ID/Old Policy No.

Following could be the outcomes:-

- 1) **Premium Status = 'Success' & Policy Creation Status = 'Not Generated'** → Policy will be generated on the same day at 23:30, only if the Settlement by Payment Gateway is done before that. Or else Refund will be initiated the next day and will be sent to Payment Gateway for further processing.
- 2) **Premium Status = 'Not Received' & Policy Creation Status = 'Not Generated'** → Payment not received by OICL due to some of the reasons like Pending Authorization at Bank, Cancelled by the User, Pending Confirmation by Bank to Payment Gateway or Invalid Credentials. In such cases, Customer may contact Bank or write to portal.refunds@orientalinsurance.co.in.
- 3) **Premium Status = 'Received', Policy Creation Status = 'Success' & Channel = 'INLIAS'** → Policy created through INLIAS and Payment not received through Portal. In such cases, Customer may contact Bank or write to portal.refunds@orientalinsurance.co.in.
- 4) If there is **No Record of the transaction registered at Portal**, it means that the Payment was not received by OICL due to various reasons which are beyond OICL preview, for example Pending Authorization at Bank, Cancelled by the User, Pending Confirmation by Bank to Payment Gateway or Invalid Credentials.

In such cases, Customer may contact their Bank or write to

portal.refunds@orientalinsurance.co.in with the following transaction details:-

1. Proposal No:
2. Previous Policy number:
3. Date of Transaction:
4. Amount deducted:
5. Transaction Id (ex: WAXG1013971771):
6. Mode of Payment with screenshot (Direct Portal payment/Email-SMS Payment/UPI Channel):
7. Mobile No/Email Id as entered in the proposal: