

ONLINE CHARGEBACK MANAGEMENT

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ONLINE RETRIEVAL REQUEST & CHARGEBACK PROCESSING THROUGH PAYMENTECH ONLINE

A MERCHANT USER GUIDE



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INTRODUCTION

CHARGEBACK MANAGEMENT - A JOINT EFFORT

As a business you do all you can to ensure customer satisfaction with your product or service. All sales transactions are submitted accurately and refund transactions are processed in a timely fashion. You take measures to avoid fraudulent transactions by using address verification, card security codes and employing a well-educated and aware customer service staff. Even with all your efforts, your customers may question items on their billing statement and this may result in a retrieval request or chargeback being sent to Merchant Services.

We take an active role in working with you to minimize the number of chargebacks and the effect on your company's bottom line. Efficient and successful recovery of monies for chargeback transactions involves careful attention to paperwork, prompt action, communication with your Chargeback Analyst, and in some instances, your customer.

Card companies and debit networks provide rules and regulations for retrieval and chargeback processing which define the number of times and the reasons a transaction may be charged back and/ or represented. The rules specify certain time frames within which retrieval request and chargeback processing may take place. In the event a dispute cannot be resolved through normal retrieval and chargeback processing channels, alternative processes may be available. In certain situations Pre-Arbitration, Arbitration, Good Faith Collection and Pre-Compliance efforts can be made.

This user guide provides detailed information to help you successfully work your retrievals and chargebacks using the channels established and regulated by the card companies and debit networks.

CHARGEBACK MANAGEMENT SYSTEM FOR ONLINE PROCESSING

OVERVIEW

The online chargeback management system within Paymentech Online streamlines retrieval requests and chargebacks through a user-friendly interface that supports:

- Electronic capture, storage and exchange of retrieval and chargeback related documents between Merchant Services, Clients and endpoints such as VISA® and MasterCard® and other Card-Issuers
- Online case management allowing Clients and Merchant Services Analysts to view retrieval and chargeback activity, conduct research, and make decisions necessary for resolution
- Decreasing timeframes for dispute resolution
- Reduction in mailing and handling costs

The online chargeback management system is an interactive web-based tool available through Paymentech Online as an accompaniment to the Report Center and Transaction History Applications.

Chargeback Management allows Clients to monitor and respond to retrieval requests and chargebacks. It also provides for uploading electronic documents to Merchant Services for viewing by the Chargeback Analyst, thereby significantly reducing delivery time of the documents.

Clients may use any scanner or other device and related software of their choosing for converting paper documents to an image in a supported format.

Access to the online chargeback management system is granted as part of the security login system for Paymentech Online.

SYSTEM REQUIREMENTS & SUPPORTED DOCUMENT FORMATS

Please refer to the **Paymentech Online User Guide** for system requirements.

- Documents submitted in response to a retrieval request, a chargeback or an Analyst's request for information may be in the following formats: pdf and tif. **These are the ONLY file formats that can be accepted**

See the table below for document format and size

Network	Image Format	Color Mode Allowed by Network	Individual File Size	Resolution and Dimensions
Visa	.pdf	Color, BW	2 MB	200 X 200
MasterCard	.pdf	Color, BW	14 MB	300 X 300
Discover	.pdf	Color, BW	14 MB	200 X 200
Amex	.pdf	Color, BW	1MB	200 X 200

- To ensure successful uploads, all files uploaded to the chargeback system must conform to the following standards:
 - File names may only contain:
 - A through Z (uppercase and lowercase permitted)
 - 0 through 9
 - Dash (-)
 - Underscore (_)
 - File name length including path of 220 characters or less
 - Period (.)
 - It is suggested that image files be sent in black and white. Color files do not always transmit correctly, leaving images blurred and illegible. Illegible files can be declined by the card brands.

Attempts to upload files that fall outside of this parameter will result in an error message.

It is the client's responsibility to check all uploaded documents to ensure they can be opened and viewed and that they contain the appropriate information.

****DO NOT UPLOAD PASSWORD PROTECTED DOCUMENTS****

Document Upload Methods

Documents may be submitted using two different methods:

- Manually uploading document and attaching it to the case in the online chargeback management system
- Electronic File Submission

For more information on Electronic File Submission, please contact your Account Executive.

OPTIONAL MULTIPLE DOCUMENT UPLOAD FUNCTIONALITY

You can submit chargeback and retrieval document files electronically, which are matched up with the chargeback or retrieval cases that reside within the online chargeback management system. This eliminates the need to manually upload documents when challenging a case or responding to a retrieval.

Documents can be submitted using the following supported protocols: FTP, S-FTP, FTP-S and NDM. Only .tif formats are accepted.

See the table below for document format and size

Network	Image Format	Color Mode Allowed By Network	Individual File Size	Resolution and Dimensions
Visa	.tif	Color, Grayscale, BW	10 MB	200 X 200; Resolution Unit 2 or 3; 8.64 inches X 14 inches
	.pdf	Color, BW	2 MB	200 X 200
Mastercard	.tif	Color, BW	14 MB	300 X 300
	.pdf	Color, BW	14 MB	300 X 300
Discover	.tif	Color, Grayscale, BW	14 MB	200 X 200
	.pdf	Color, BW	14 MB	200 X 200
Amex	.tif	BW	1MB	200 X 200; 8.5 inches X 11 inches; CCITT Group IV TIFF, BW, BitsPerSample 1
	.pdf	Color, BW	1MB	200 X 200

1. To take advantage of this feature, you must code to the chargeback multiple document upload specification.
2. You will receive the E-Image Upload Exception Report (ACT-0062). This report will provide you with detailed information for exceptions that did not upload correctly to the online chargeback management system. The report is available daily with prior day exceptions and can be run on demand.

Merchant Services recommends the DFR version of the PDE-0017 Chargeback Activity Report, in which data fields can be used to submit documents using the new multiple document upload functionality.

CONTACT ROLES

Client's contacts that have access to the application are assigned certain roles depending on the person's function in the retrieval and chargeback handling process. The chart below defines these roles and their functions.

ROLE	DESCRIPTION & FUNCTIONS
Merchant Retrieval Queue Administrator (MRQA)	<ul style="list-style-type: none"> • Typically someone in an administrative or supervisory role who is responsible for distributing the retrieval request workload • A contact at the client that assigns retrieval request cases to the MRA (Merchant Retrieval Analyst) to be worked • Sets auto-decision rules <p>If the MRQA wishes to view the Work Queue of a specific MRA when there are multiple MRAs at a company, a Retrieval Search must be run using the specific MRA's Paymentech Online User ID in the</p>
Merchant Retrieval Analyst (MRA)	A contact at the client who works and submits the signed sales drafts for the assigned retrieval request cases
Imaging Queue Administrator (IQA)	<ul style="list-style-type: none"> • Typically someone in an administrative or supervisory role who is responsible for distributing the chargeback workload • A contact at the client that assigns chargebacks to the MCA (Merchant Chargeback Analyst) to be worked • Sets auto-decision rules
Merchant Chargeback Analyst (MCA)	A contact at the client that works and decisions the chargeback cases assigned to them

Any additions or deletions to the contact roles must be requested by the Executive or Financial Contact from the client's office. If you are unsure who fulfills these roles at your company, please contact Client Services at:

- 1-866-428-4962
- or via email at CPS-Merchant_Services@chasepaymentech.com

If the situation warrants, the same person(s) may be assigned both the MRQA and MRA roles and IQA and MCA roles

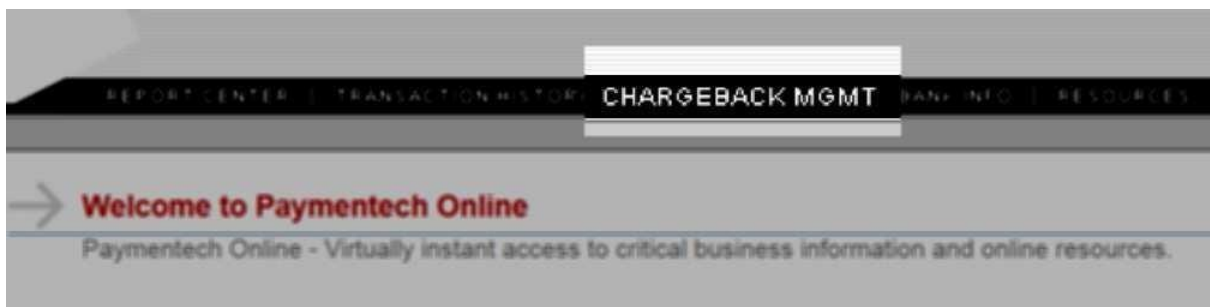
ACCESSING YOUR RETRIEVAL REQUESTS AND CHARGEBACKS

To view and/or work your retrievals and chargebacks, logon to Paymentech Online with your User ID and Password

Refer to the Paymentech Online User Guide section called “Getting Started” for logon instructions OR See the Paymentech Online Tutorial for a walk through.

Once you are on the Paymentech Online home page, select the **CHARGEBACK MGMT** tab on the Paymentech Online navigation bar.

You MUST have access to the application for this tab to appear. If you do not see this tab, please contact Client Services at CPS-Merchant_Services@chasepaymentech.com.



DEFAULT SCREEN

The online chargeback management system default screen is the Chargeback Queries and My CB Work Queue Query for all contact roles.

Chargeback Management

Chargeback Queries

My CB Work Queue

Advanced Search

Print

Export

Chargeback Queries My CB Work Queue

Accept CB(s)

Assign Selected To...

	<input type="checkbox"/>	Sequence #	Account #	Merchant Order #	Method of Payment	Rea... Code	Due Date	Amount (Presentmer	Currency	Company #	TD/ ALT ID	Case Status Code	Case Status Change Date	Assigned To
1	<input type="checkbox"/>	51486	402155*****0001	R146-UTF-VRS-CF-PM-VI-	VI	83	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	
2	<input type="checkbox"/>	51496	402155*****0001	R146-UTF-VRS-CF-PM-VI-	VI	83	02/01/20...	50.00	USD	182232	182234	CB_RTM	01/04/20...	
3	<input type="checkbox"/>	51505	402155*****0001	R146-UTF-VRS-CF-PM-VI-	VI	41	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	
4	<input type="checkbox"/>	51479	448460*****0012	R146-UTF-VRS-VI-CF-PM-	VI	83	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	
5	<input type="checkbox"/>	51491	448460*****0012	R146-UTF-VRS-VI-CF-PM-	VI	85	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	
6	<input type="checkbox"/>	51503	402155*****0001	R146-UTF-VRS-CF-PM-VI-	VI	41	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	

Jump to row

Go

Refresh

Record Count 6

If there are already assigned cases in the MCA's or MRA's work queue, the Level 1 data will display upon log on by either contact role.

EXCEL AND CSV DOWNLOAD



Where you see this symbol on your screen is a place where you can download the information that you see on the screen into an Excel spreadsheet or CSV file.

Export Data

Export your filtered data for offline use. Select from the available file types below. File Type:

☐ XLS
☐ CSV


	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	Sequence	Account #	Merchant	Method of	Reason C	Due Date	Amount (I	Currency	Company	TD/ ALT II	Case Stat	Case Stat	Assigned To	
2	190	419002***		VI	75	06/07/2011	18.69	USD			CB_REC			
3	190	442756***		VI	75	06/09/2011	12.99	USD			CB_REC			
4	191	480213***		VI	75	06/14/2011	110.03	USD			CB_REC			
5	191	430572***		VI	75	06/14/2011	89.99	USD			CB_REC			
6	191	435237***		VI	75	06/14/2011	67.89	USD			CB_REC			
7	191	414740***		VI	75	06/14/2011	48.64	USD			CB_REC			
8	191	480213***		VI	75	06/14/2011	48.35	USD			CB_REC			
9	191	400613***		VI	75	06/14/2011	35.76	USD			CB_REC			
10	191	480213***		VI	75	06/14/2011	32.00	USD			CB_REC			
11	191	446539***		VI	75	06/14/2011	26.79	USD			CB_REC			
12	190	542432***		MC	63	06/15/2011	75.99	USD			CB_REC			
13	191	403784***		VI	75	06/15/2011	64.22	USD			CB_REC			
14	191	414718***		VI	75	06/15/2011	63.22	USD			CB_REC			
15	191	479851***		VI	75	06/16/2011	100.47	USD			CB_REC			

The spreadsheet that you download into Excel will have all of the information in the same columns as the Level 1 screen but now you are able to manipulate it as you need to reconcile your company records to the information we have provided.

This is a great way to keep track of chargebacks that you have won!

PRINT DOWNLOAD



Where you see this symbol  on your screen is a place where you can print and download Case List, Case Data, and Case Data and Documents in PDF format.

Print Options

Case & Available Documentation

☐ Case List
 ☐ Case Data
 ☐ Case Data & Documents

Cancel

Print

Once you make a selection you will receive a pop-up window for printing documents. The data selected to print will appear in the background. You will also see a default Print screen.

CHASE

Case List

Case	Sequence #
48900	51508
48913	51529
48906	51513
48918	51525
48903	51511
48917	51523

Print

Printer: \\SSLMPRINTSRVVM1\1NEB-3-A2

Properties

Advanced

Help

Copies: 1

Print in grayscale (black and white)

Pages to Print

☒ All
 ☐ Current page
 ☐ Pages 1

More Options

Page Sizing & Handling

Size

Poster

Multiple

Booklet

☐ Fit
 ☒ Actual size
 ☐ Shrink oversized pages
 ☐ Custom Scale: 100 %
 ☐ Choose paper source by PDF page size

☒ Print on both sides of paper

☒ Flip on long edge
 ☐ Flip on short edge

Orientation:

☒ Auto portrait/landscape
 ☐ Portrait
 ☐ Landscape

Comments & Forms

Document and Markups

Document: 8.5 x 11.0in

8.5 x 11 Inches

CHASE Paymentech

Case List

Case	Sequence #
48900	51508
48913	51529
48906	51513
48918	51525
48903	51511
48917	51523

Page 1 of 1

Print

Cancel

RETRIEVAL REQUESTS

PROCESSING FLOW

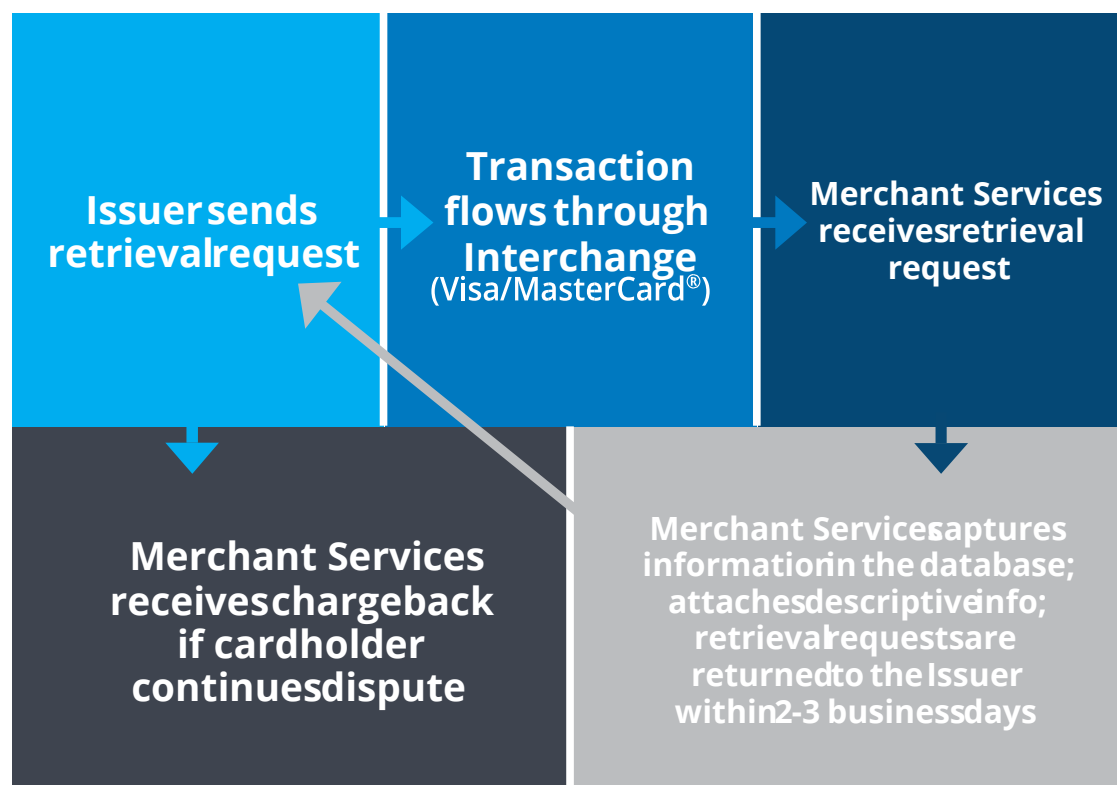
OVERVIEW

A retrieval request asks for additional information for an item appearing on a cardholder's billing statement. The additional information is requested by an Issuer usually on behalf of a cardholder. Requests are identified by specific Retrieval Reason Codes.

In all networks, Issuers have the right to initiate a chargeback if the response to a retrieval request is not timely or the information received is not legible or valid or the cardholder disputes the charge after viewing the retrieval fulfillment.

VISA AND MASTERCARD® CARD-NOT-PRESENT RETRIEVAL REQUEST PROCESSING FLOW

The processing flow for a VISA and MasterCard® retrieval request for a card-not-present transaction is illustrated below:

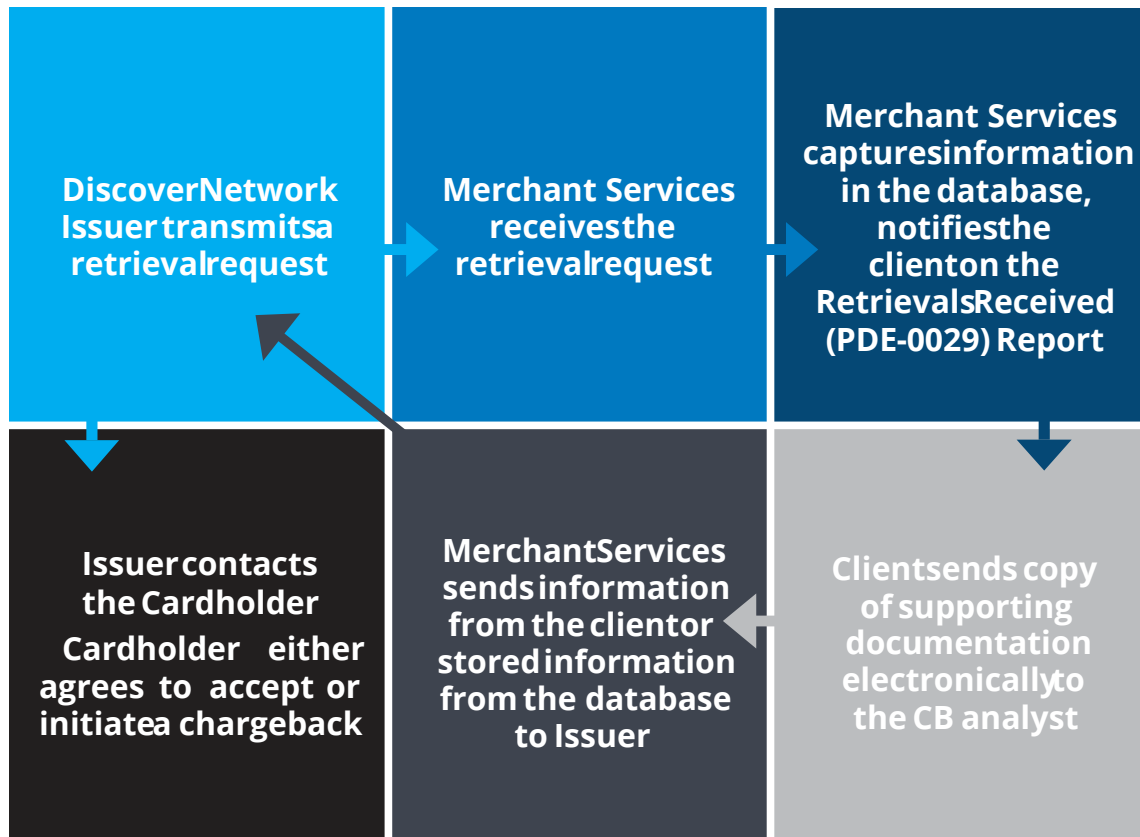


1. Issuer transmits the retrieval request electronically to Merchant Services
2. Incoming request is matched to the original sale transaction information stored in our Transaction History database
3. Facsimile of the stored information is created and sent electronically to the Issuer within 2-3 business days
4. Issuer contacts the cardholder with the additional description

5. Cardholder either agrees to accept the charge or to continue the dispute, at which point a chargeback is initiated

DISCOVER CNP PROCESSING FLOW

The processing flow for a Discover Retrieval Request for a card-not-present transaction is illustrated below:

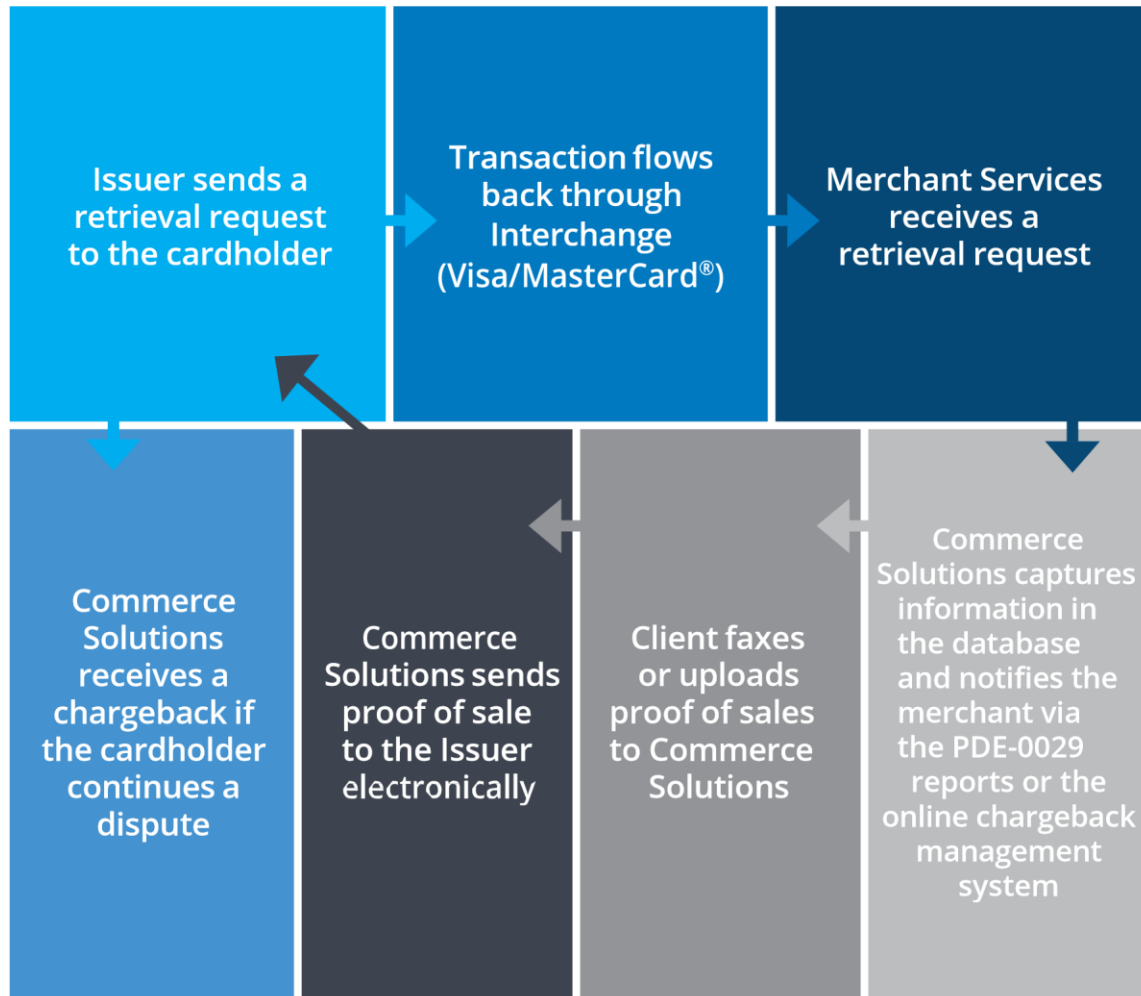


1. Discover Network transmits the retrieval request electronically to Merchant Services
2. Incoming request is matched to the original sale transaction information stored in our Transaction History database
3. Merchant Services captures the information and notifies the client via the Retrieval Activity (PDE-0029) Report and opens a case in the online chargeback management system
4. Client sends copy of supporting documentation electronically to their Chargeback Analyst by the Response Due Date (21 days)
5. If no response is received at Merchant Services by day 25, a facsimile of the stored information is created and sent electronically to the Issuer
6. Issuer contacts the cardholder with the additional information

7. Cardholder either agrees to accept the charge or to continue the dispute, at which point a chargeback is initiated

RETAIL RETRIEVAL REQUEST PROCESSING FLOW

The processing flow of a retrieval request for a retail transaction is illustrated below:



1. Issuer transmits the retail retrieval request electronically to Merchant Services
2. Incoming request is matched to the original sale transaction information stored in our Transaction History database
3. Merchant Services captures the information in the database and notifies the client via the Retrieval Activity (PDE-0029) Report and opens a case in the online chargeback management system
4. Merchant sends copy of sales slip (or other proof of sale) electronically to their Chargeback Analyst by the Response Due Date
5. Response is sent to Issuer
6. Issuer notifies cardholder

7. Cardholder either agrees to accept the charge or to continue to dispute it, at which point a chargeback is initiated

RESPONDING TO A RETRIEVAL REQUEST

RETAIL MERCHANTS:

- Obtain proper documentation at the time of sale
- Retain copies of transaction documents:
 - VISA – minimum of 13 months
 - MasterCard® – minimum of 13 months
 - Discover – minimum of 36 months
- Develop efficient document storage to maximize retrieval of sales slips
- Respond to retrieval requests within the 21-day time frame
- Card associations require imprint or CVV2 (Visa)/CVC2(MC) be sent in the authorization record if the mag-stripe cannot be read

ALL MERCHANTS:

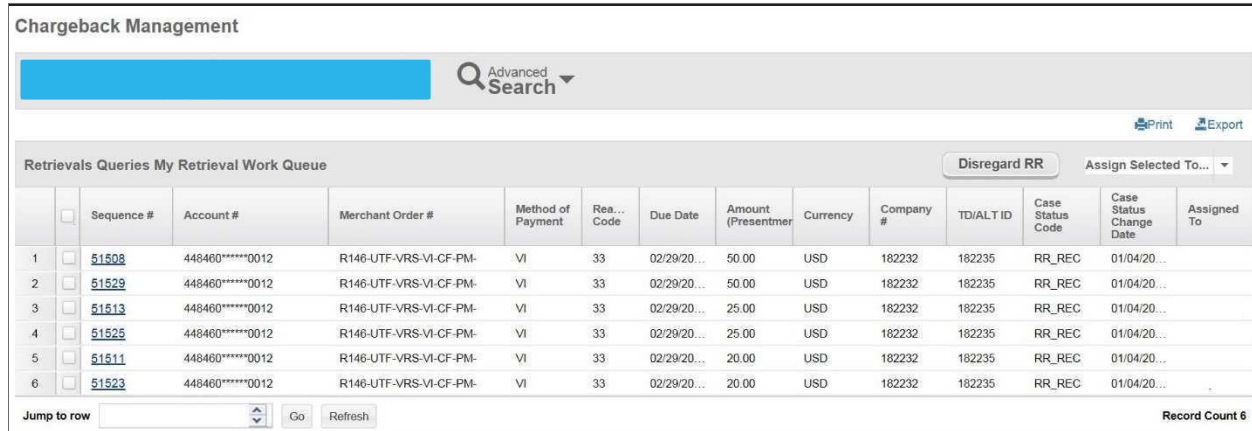
- Ensure your merchant descriptor contains a recognizable merchant name, location and/or customer service telephone number.

Please respond to a retrieval request even if you have already issued a credit. Include a note or comment that you have issued a credit in your response.

QUERY RESULT SCREEN COMPONENTS

LEVEL 1 DATA – FUNCTIONAL COMPONENTS

Queries run by either the MRQA or MRA will result in Level 1 data being displayed if there is data for the query selected.








	Sequence #	Account #	Merchant Order #	Method of Payment	Rea... Code	Due Date	Amount (Presentmer)	Currency	Company #	TD/ALT ID	Case Status Code	Case Status Change Date	Assigned To
1	51508	448460*****0012	R146-UTF-VRS-VI-CF-PM-	VI	33	02/29/20...	50.00	USD	182232	182235	RR_REC	01/04/20...	
2	51529	448460*****0012	R146-UTF-VRS-VI-CF-PM-	VI	33	02/29/20...	50.00	USD	182232	182235	RR_REC	01/04/20...	
3	51513	448460*****0012	R146-UTF-VRS-VI-CF-PM-	VI	33	02/29/20...	25.00	USD	182232	182235	RR_REC	01/04/20...	
4	51525	448460*****0012	R146-UTF-VRS-VI-CF-PM-	VI	33	02/29/20...	25.00	USD	182232	182235	RR_REC	01/04/20...	
5	51511	448460*****0012	R146-UTF-VRS-VI-CF-PM-	VI	33	02/29/20...	20.00	USD	182232	182235	RR_REC	01/04/20...	
6	51523	448460*****0012	R146-UTF-VRS-VI-CF-PM-	VI	33	02/29/20...	20.00	USD	182232	182235	RR_REC	01/04/20...	

Jump to row Go Refresh Record Count 6

The functional and informational components on the Level 1 data screen include:

COMPONENT	DESCRIPTION
Retrieval Queries	Main menu for Retrievals based on role
My Retrieval Work Queue	Secondary menu of available queries to run based on role
Run Query dropdown selection box	Use to select or de-select all cases listed in the query results
Menu of available queries MRQA view:	My Retrieval Work Queue Received Decisioned by Merchant Services Pending Merchant Services Decision Management Queries To Be Assigned Work Tracker Auto Assign Rules
Menu of available queries MRA view:	My Retrieval Work Queue Received Decisioned by Merchant Services Pending Merchant Services Decision Management Queries Work Tracker

LEVEL 1 DATA – FUNCTIONAL COMPONENTS, CONTINUED

COMPONENT	DESCRIPTION
Print Options	Menu of available print options:  Case List  Case Data  Case Data & Documents
Export Options	Menu of available export options:  XLS  CSV
Assign Selected To dropdown	Menu of User IDs for contacts assigned the MRA Role at your company. For example: aname jdoe gtravel
Available Actions	Option to Disregard Retrieval Request is listed
Record Count	Total number of cases returned in the query
Jump to Row (GO)	Allows user to select and move to a row within Level 1
Refresh	Resets the screen to the original default screen

LEVEL 1 DATA– INFORMATIONAL COMPONENTS

The column headings that appear on the query results screen are described below.

Retrievals Queries My Retrieval Work Queue Disregard RR Assign Selected To...

<input type="checkbox"/>	Sequence #	Account #	Merchant Order #	Method of Payment	Reason Code	Due Date	Amount (Presentment)	Currency	Company #	TD/ALT ID	Case Status Code	Case Status Change Date	Assigned To
--------------------------	------------	-----------	------------------	-------------------	-------------	----------	----------------------	----------	-----------	-----------	------------------	-------------------------	-------------

Debit Retrieval My Debit Retrieval Queue Advanced Search

My Debit Retrieval Queue Print Export

Debit Retrieval My Debit Retrieval Queue Assign Selected To...

<input type="checkbox"/>	Sequence #	Account #	Initiated by	Merchant Order #	Method of Payment...	Re... Co...	Due Date	Amount (Pres...	Curre...	TD/ALT ID	Trace #	Case Status Code	Case Status Change Date	Assign... To	Comp... #
--------------------------	------------	-----------	--------------	------------------	----------------------	-------------	----------	-----------------	----------	-----------	---------	------------------	-------------------------	--------------	-----------

Jump to row Go Refresh Record Count 0

COLUMN NAME	DESCRIPTION
Sequence #	Unique identifying number assigned by Merchant Services to the retrieval request. There may be more than one case associated with a retrieval but only one sequence # associated with a case
Account #	Credit card number
Merchant Order #	Merchant-assigned identifier
Method of Payment Code	Code indicating what Method of Payment was used in the transaction
Reason Code	Code representing the reason for the retrieval request
Due Date	Date by which the merchant must respond to the retrieval request
Amount (Presentment)	Amount of the retrieval request
Currency	Currency type designator
Company #	Identification of the Company under which the transaction was processed
TD/ALT ID	Transaction division number under which the transaction was processed or the Alternate ID used by some companies
Trace # (if debit RR)	A number assigned by the debit network associated to a transaction
Case Status Code	Current status of the case (See Appendix A)
Case Status Change Date	Date the current status was applied to the case
Assigned To	Merchant Retrieval Analyst (MRA) assigned to the case (blank if unassigned)

LEVEL 2 DATA – FUNCTIONAL COMPONENTS

The Level 2 level or Case Information screen contains the following:

- Print and Available Actions buttons
- Company information CO, BU and TD name and number, Issuer Message, Report ID, Alt ID #, Assigned To Merchant (if any)
- Case details, Sequence #, Initiated Date, Due Date, Case Status Code and Case Status Date

Sequence # 163 Initiated Date 05/25/2015 (220 day(s) old) Due Date 01/04/2016 (4 day(s) remaining)	RR_REC - Retrieval Received Case Status Date 12/04/2015 Available Actions...
<div>Dashboard </div>	
ABC Company CO# ABC Company Business Unit BU# ABC Company Transaction Division TD#	Issuer Message
TD Report ID Alt ID 0435 Assigned to Merchant	

The following functionality is available:

COLUMN NAME	DESCRIPTION	
Print Option	Used by both MRQAs and MRAs - select the appropriate option from the pull down menu to create a PDF version of the requested information and print	
Available Actions	Used by MRA - to respond to the retrieval, select the appropriate option. This action will change the Status and update the Case Status Change Date of the case. Only those actions allowed by your security access and those actions appropriate to the status code of the case will be displayed	
	Choose...	When you want to...
	Disregard Retrieval Request	Accept the case
	Request Fulfill	Request Merchant Services to fulfill the retrieval by forwarding the uploaded documentation to Merchant Services

LEVEL 2 DATA– INFORMATIONAL COMPONENTS

Details relating to the case appear below the header on the Dashboard Information screen:

- Company Number
- Business Unit Number
- Transaction Division Number
- Issuer Message
- + or - Sign to See TD Report ID, Alt ID, Assigned to Merchant User
- Retrieval Info
- Original Transaction Info
- Authorization Info
- Documentation
- Event History
- Related Transactions

The Retrieval Info, Original Transaction Information and Authorization Info all have a “Load More” link that when clicked will expand the window with additional detail. An example of the “Load More” information screen is displayed on the next page:

LEVEL 2 DATA– INFORMATIONAL COMPONENTS, CONTINUED

Sequence #		RR_REC - Retrieval Received	
Initiated Date	10/29/2015 (49 day(s) old)	Case Status Date	12/04/2015
Due Date	01/04/2016 (17 day(s) remaining)	Available Actions...	
Dashboard			
Issuer Message			
CO#			
BU#			
TD#			
TD Report ID	Alt ID	Assigned to Merchant	

Retrieval Information		Original Transaction		Authorization	
Reason Code:		Amount (Presentment)		40.01 (USD)	
Amount (Presentment)		40.00 (USD)		Account #	
Account #		601100*****0015		Transaction Date	
Transaction Date				02/25/2013	
Method of Payment		Discover		Auth Code	
				200004	
Documentation		Event History			
File Name	Uploaded By	Date Created	Case Status	Event Date	User Id
No Records Available			1	RR_REC Retrieval Receiv...	03/25/2013
			Status Date: Mon Mar 25 15:59:51 EDT 2013		
			Message/Comment Retrieval Request Received		

Find Related		Retrieval Information	
To find more information related to this account, select from the list below. Cases with identified results will be indicated in green.		Reason Code:	
Cases		Amount (Presentment)	
<input checked="" type="radio"/> Chargebacks		40.00 (USD)	
<input type="radio"/> Retrieval Requests		Account #	
		601100*****0015	
Transactions		Transaction Date	
<input checked="" type="radio"/> Sales		Discover	
<input type="radio"/> Refunds		Method of Payment	
<input type="radio"/> Authorizations		Amount (Settlement)	
		40.00 (USD)	
<input type="button" value="Search"/>		Region	
		Acquirers' Reference #	
		Merchant Reference #	
		MCC Code	
		4119	
		Sale/Refund	
		S	
		Association Case #	
		Issuer Control #	
		Endpoint Code	
		DSS	
		Retrieval Request ID	
		Issuer Docs Expected	
		Merchant Order #	
		Initial RR Amount (Presentment)	
		40.00 (USD)	
		Initiated Date	

WORKING RETRIEVALS - THE MRQA ROLE

MRQA OPTIONS

The MRQA has the following options in the online chargeback management system:

- Assigning Retrieval cases to MRAs to be worked
- Creating rules for auto-accepting and auto-assigning cases
- Running Retrieval Request Queries

If the MRQA also has the MRA role assigned to them, they have all the MRA options available in addition to those listed above.

ASSIGNING CASES TO AN MRA

The MRQA assigns cases to the MRA(s) from the Management Queries, using the To Be Assigned query. Assigned cases will be removed from the To Be Assigned list and added to the assigned MRA's work queue.

The screenshot displays the 'Chargeback Management' interface. At the top, there are tabs for 'Retrievals Queries' and 'My Retrieval Work Queue'. A dropdown menu is open under 'My Retrieval Work Queue', showing options: 'My Retrieval Work Queue', 'Received', 'Decided on by Paymentech', and 'Pending Paymentech Decision'. Below this, a table lists retrieval cases. A blue arrow points to the 'To Be Assigned' column in the table. The table has columns for Sequence #, Account, MC, Amount (Presentment), Currency, Company #, TD/ALT ID, Case Status Code, Case Status Change Date, and Assigned To. The bottom of the interface shows a 'Jump to row' field and a 'Go' button, along with a 'Record Count 3' indicator.

	Sequence #	Account	MC	Amount (Presentment)	Currency	Company #	TD/ALT ID	Case Status Code	Case Status Change Date	Assigned To
1	163	545721****...	MC	15	22.00	USD		RR_REC	05/26/2015	
2	163	545721****...	MC	15	22.00	USD		RR_REC	05/26/2015	
3	163	545721****...	MC	42	11/25/2015	22.00	USD	RR_REC	05/26/2015	

Follow the steps below to assign retrieval cases to an MRA.

1 Run the Retrievals To Be Assigned Query

The screenshot shows the 'Chargeback Management' interface. At the top, there are two dropdown menus: 'Retrievals Queries' and 'My Retrieval Work Queue'. The 'My Retrieval Work Queue' dropdown is open, showing options: 'My Retrieval Work Queue', 'Received', 'Decided by Paymentech', and 'Pending Paymentech Decision'. A yellow callout box points to the dropdown with the text: 'To Be Assigned and the Auto Assign Rules apply to the MRQA role only'. Below the dropdown is a table with columns: 'Sequence #', 'A', and 'so le'. The table contains three rows of data. A blue box with a '1' icon highlights the 'A' column. Below the table, there is a 'Jump to row' input field, a 'Go' button, and a 'Refresh' button.

	<input type="checkbox"/>	Sequence #	A	so le
1	<input type="checkbox"/>	545721*****0019		
2	<input type="checkbox"/>	545721*****0019		
3	<input type="checkbox"/>	545721*****0019		

2 Select the case(s) to be assigned to an MRA by clicking on the box to the left of the case information


If all cases on the list are to be assigned to a single MRA, use the ALL checkbox

- 3** In the Assign Cases pull down menu, click on the User ID of the MRA to whom you are assigning the case(s)
- 4** A verification box displays allowing you to submit the case assignment or to cancel it if necessary

MRQA ROLE- CREATING AUTO-DECISION RULES

The MRQA is able to establish automatic rules for both accepting and assigning retrieval cases. This action will insure timely acceptance or distribution of the retrieval cases governed by the rules. To set-up rules, follow the steps below.

Chargeback Management

Retrievals Queries ▾ My Retrieval Work Queue ▾ 

Retrievals Queries My Retrieval Work Queue

Disregard RR Assign Selected To...

	Sequence #	Amount	Due Date	Amount (Presentment)	Currency	Company #	TD/ALT ID	Case Status Code	Case Status Change Date	Assigned To
1	163	545721*****0019	11/25/2015	22.00	USD			RR_REC	05/26/2015	
2	163	545721*****0019	11/25/2015	22.00	USD			RR_REC	05/26/2015	
3	163	545721*****0019	11/25/2015	22.00	USD			RR_REC	05/26/2015	

Jump to row Go Refresh

Record Count 3

- 1 Select Auto Assign Rules from the Management Queries
- 2 To display the Auto Assign Rules page, click on Create New tab

Chargeback Management

Retrievals Queries ▾ Auto Assign Rules ▾

Retrievals Queries Auto Assign Rules

Delete Selected

	Rule Name	Action	Description	Priority	Status	Owner	Created By
1							

- 3 Complete the appropriate fields to establish the rule
- Use the + or – sign to add or remove Rule criteria

3 Rule Name ☒ Active

Rule Description

Criteria

Reason Code ▾ = ▾ 42

RR Amount ▾ between ▾ 1.00 to 10.00

Add Reason Code... ▾

Action ☐ Assign ☒ Accept

Assigned To

Filter Options

Filter > Selected Options

Cancel Reset Save

MRQA ROLE -CREATING AUTO-DECISION RULES, *CONTINUED*

Complete the appropriate fields to establish the rule:

- Rule Name (required)
 - If the rule involves retrieval reason codes, select the codes from the drop down menu on the Reason Code line. The selected reason codes will populate the field to the left. Multiple reason codes may be selected. If the rule involves a Method of Payment (MOP), select the MOP from the drop down menu on the MOP line. The selected reason codes will populate the field to the left. Multiple MOPs may be selected
 - If the rule involves an amount range, enter the beginning and ending value in the Retrieval Amount fields
 - If the person to whom cases are being auto-assigned has access rights for more than one company, select the appropriate company number(s) from the pull down menu. The field to the left will be populated with the selected number(s)
- 4 Select the Active radio button to activate the rule.
 - 5 To apply the rule to accepting chargebacks, select the Accept radio button or to apply the rule to assigning chargebacks, select the Assign radio button and select the MCA's User ID from the drop down menu. The User ID will populate the field to the right. Use the right or left arrows to add or remove users
 - 6 Click on Save to save the rule which will be applied on the next calendar day. The saved rules will display on the Assign Auto Rules. Enter the run priority value for each rule.

The run priority of the established rules can be reset by entering the correct order number in the Priority fields and clicking Update. The Cancel button will return the rules to the original priority.

Chargeback Management

Retrievals Queries ▾ Auto Assign Rules ▾

Print Export

Retrievals Queries Auto Assign Rules Create New Delete Selected

	Rule Name	Action	Description	Priority	Status	Owner	Created By
1	<input type="checkbox"/> Accept all Retrievals Under \$5.00	Accept	Retrievals Under \$5.00	1	Active		
2	<input type="checkbox"/> Assign all Retrievals Over \$5.00 up to \$10.00	Assign	All Retrievals Assigned to...	2	Active		

Rule Name: **4**

Rule Description:

Criteria: to - +

Action: ☐ Assign **5**

Assigned To:

Cancel Reset **6**

MRQA ROLE- EDITING OR DELETING A RULE

FOLLOW THE STEPS BELOW TO EDIT A RULE:

1 To **Edit** an established rule, click on the Row Number to bring up the maintenance page.

Complete the changes to the appropriate fields and Save the changes.

FOLLOW THE STEPS BELOW TO DELETE A RULE:

2 To **Delete** an established rule, select the box associated to the Rule and click the Delete SelectedButton.

Retrievals Queries Auto Assign Rules

Print Export

Create New

	Rule Name	Action	Description	Priority	Status	Owner	Created By
1	Accept all Retrievals Under...	Accept	Retrievals Under \$5.00	1	Active		
2	VI Retrievals	Assign	Assign VI Retrievals to MRA	3	Inactive		

Rule Name: Accept all Retrievals Under \$5.00

Rule Description: Retrievals Under \$5.00

Criteria: RR Amount between 0.00 to 5.00

Action: ☐ Assign ☒ Accept

Assigned To: Filter Options Filter > Selected Options

Cancel Reset

MRQA ROLE– ACCEPTING RETRIEVALS FROM LEVEL 1

If an MRQA also has the MRA role assigned to them, the MRQA can accept (Disregard RR) any or all of the cases listed on the Retrievals To Be Assigned screen. Accepted cases will be removed from the Retrievals To Be Assigned queue. Clients often have an internal business process that allows them to accept certain cases without review based on such criteria as amount, reason code or status.

FOLLOW THE STEPS BELOW TO ACCEPT A CASE FROM LEVEL 1:

- 1 Select the case(s) to be accepted by clicking on the checkbox(es) on the left of the screen

Chargeback Management

Retrievals Queries | My Retrieval Work Queue | Advanced Search

Print | Export

Retrievals Queries My Retrieval Work Queue

	Sequence #	Account #	Merchant Order #	Method of Payment	Reason Code	Due Date	Amount (Presentment)	Currency	Company #	TD/ALT ID	Case Status Code	Case Status Change Date	Assigned To
1		545721*****0019		MC	42	11/25/2015	22.00	USD			RR_REC	05/26/2015	
2		545721*****0019		MC	05	11/25/2015	22.00	USD			RR_REC	05/26/2015	
3		545721*****0019		MC	42	11/25/2015	22.00	USD			RR_REC	05/26/2015	

Jump to row: Go Refresh

Record Count 3

- 2 Select the DisregardRR(s) option from the AvailableAction(s) pull down menu

A verification box displays allowing you to submit the Disregard RR action or to cancel it if necessary.

Confirm

Are you sure, you want to submit?

Cancel

OK

MRQA ROLE– ACCEPTING RETRIEVALS FROM LEVEL 2

If an MRQA also has the MRA role assigned to them, the MRQA can accept (Disregard RR) any or all of the cases listed on the Retrievals To Be Assigned (Merchant) screen. Accepted cases will be removed from the Retrievals To Be Assigned queue. Clients often have an internal business process that allows them to accept certain cases without review based on such criteria as amount, reason code or status.

FOLLOW THE STEPS BELOW TO ACCEPT A RETRIEVAL FROM LEVEL 2:

- 1 Under AvailableActions - select DisregardRR

The screenshot displays the MRQA interface for a specific case. At the top left, the 'Sequence #' is 163764402, with 'Initiated Date' 10/29/2015 (18 day(s) old) and 'Due Date' 11/25/2015 (9 day(s) remaining). On the top right, the status is 'RR_REC - Retrieval Received' with a 'Case Status Date' of 05/26/2015. A blue box labeled '1' highlights the 'Available Actions' dropdown menu, which has 'Request Fulfill' selected. Below this, the 'Dashboard' tab is active, showing 'ABC Company' details (CO#, BU#, TD#) and an 'Issuer Message' section with a plus icon. The 'Retrieval Information' section shows 'Reason Code: 42 - NEEDED FOR CHARGEBACK DOCUMENTATION' and a table with fields: Amount (Presentment) 22.00 (USD), Account # 545721*****0019, Transaction Date, and Method of Payment MasterCard. To the right, the 'Original Transaction' and 'Authorization' tabs are shown, with a 'Load More' link. A blue box labeled '1' also highlights the 'Request Fulfill' option in the 'Available Actions' dropdown.

- 2 Once you select DisregardRR under AvailableActions:

A verification box displays allowing you to submit the Disregard Case action or to cancel it if necessary

The screenshot shows a 'Disregard Case' dialog box. The title bar is 'Disregard Case' with a close button. The main text states: 'By Disregarding this case, you are removing it from your queue and accepting the liability for future chargebacks that may result from non-fulfilment. You may add a comment or simply click Submit Case below.' Below this is a 'Comment' label and a text input field. At the bottom right, there are three buttons: 'Cancel', 'Clear', and 'Submit'. A blue box labeled '2' highlights the 'Submit' button. The dialog box also shows a '1: 512' indicator.

WORKING RETRIEVALS – THE MRA ROLE

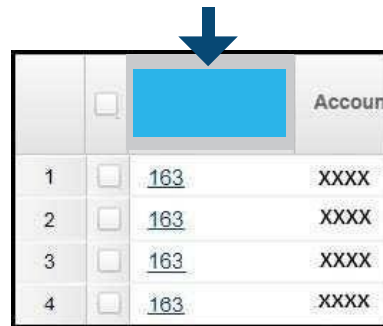
MRA OPTIONS

MRAs have the following options available in the Retrieval Management Application:

- Disregard RR
- Request Fulfill
- Run Retrieval Request Queries

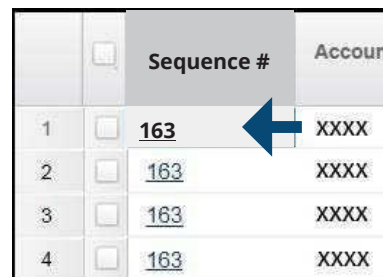
ACCESSING DETAILED RETRIEVAL REQUEST INFORMATION

From the My Retrieval Work Queue query, select the case to be worked by clicking on the sequence number.



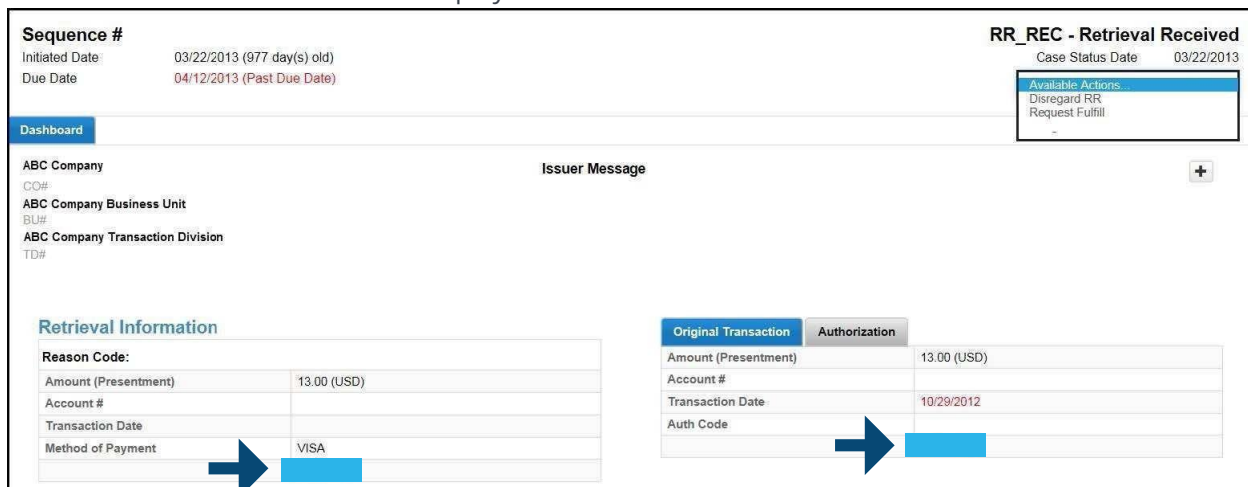
	<input type="checkbox"/>		Account
1	<input type="checkbox"/>	163	XXXX
2	<input type="checkbox"/>	163	XXXX
3	<input type="checkbox"/>	163	XXXX
4	<input type="checkbox"/>	163	XXXX

After you have reviewed a case and then returned to the Level 1 screen, the sequence numbers of the cases you have looked at will have changed color to help you distinguish between cases you have and have not yet reviewed.



	<input type="checkbox"/>	Sequence #	Account
1	<input type="checkbox"/>	163	XXXX
2	<input type="checkbox"/>	163	XXXX
3	<input type="checkbox"/>	163	XXXX
4	<input type="checkbox"/>	163	XXXX

The Case Information screen will display detailed Level 2 data.



Sequence #
 Initiated Date 03/22/2013 (977 day(s) old)
 Due Date 04/12/2013 (Past Due Date)

RR_REC - Retrieval Received
 Case Status Date 03/22/2013
 Available Actions:
 Disregard RR
 Request Fulfill

Dashboard
 ABC Company
 CO#
 ABC Company Business Unit
 BU#
 ABC Company Transaction Division
 TD#

Issuer Message

Retrieval Information
 Reason Code:
 Amount (Presentment) 13.00 (USD)
 Account #
 Transaction Date
 Method of Payment VISA

Original Transaction **Authorization**
 Amount (Presentment) 13.00 (USD)
 Account #
 Transaction Date 10/29/2012
 Auth Code

To view additional data related to the Case, click on the **Load More** links under Chargeback Information or Original Transaction. Review the detailed information to aid in making a decision either to Disregard the RR or Fulfill.

ACCESSING DETAILED RETRIEVAL REQUEST INFORMATION, *CONTINUED*

Review the detailed information to aid in making a decision either to accept (Disregard RR) or to Request Fulfill.

To assist in the process, the Related Transactions section provides links to the Paymentech Online Transaction History application for information on sales, refunds, and authorizations, by the same company for the same account number.

The **Event History** section displays a reverse chronological record of what actions were taken on the selected retrieval. However, the Event Date column allows you to change the sort by clicking on the drop down arrow to change the order of the sort. You can also reorder the columns by clicking on the Columns drop down.

The + or - sign allow you to expand the Case Status section to see additional comments..

The screenshot shows the 'Documentation' and 'Event History' sections. The 'Documentation' table lists two files: 'downloadDocs[1]2.TIF' and 'downloadDocs[1]1.TIF', both uploaded by 'Merchant' on '11/08/2012'. Below this is the 'Find Related' section with radio buttons for 'Cases' (Chargebacks, Retrieval Requests) and 'Transactions' (Sales, Refunds, Authorizations), each with a 'Search' button. The 'Event History' table shows three rows: 'RR_FFL Retrieval Fulfilled' (09/16/2015), 'RR_FFR Retrieval Fulfill R...' (11/08/2012), and 'RR_REC Retrieval Received' (09/07/2012). A dropdown menu is open for the 'Event Date' column, showing 'Sort Ascending', 'Sort Descending', and 'Columns' options. A status message is visible: 'Status Date: Thu Nov 08 14:11:50 EST 2012 Message/Comment: Merchant fulfillment request'.

VIEWING SUPPORTING DOCUMENTS

To view the supporting documents for the retrieval case, click on the File Name under the Documentation section.

This screenshot is identical to the one above, showing the 'Documentation' and 'Event History' sections. The 'Find Related' section is highlighted, showing the 'Cases' and 'Transactions' radio buttons and search buttons. The 'Event History' table and dropdown menu are also visible.

The document will open in a separate browser window for viewing. To verify that your uploaded document is correct, click on the icon in front of the file name. If the document is incorrect and or if it cannot be viewed or opened, check to make sure it is a format type accepted by Merchant Services.

ACCEPTING A RETRIEVAL CASE

To accept a retrieval case, select Disregard RR from the Available Actions drop down menu.



The Disregard RR screen will be displayed. As indicated on the screen, acceptance of the case removes it from your work queue. Liability for the transaction is yours as a result of case acceptance. The details of the case will be retained and can be viewed by doing a search query on the account number, case ID or sequence number, among other parameters.

 A screenshot of a dialog box titled "Disregard Case" with a close button (X) in the top right corner. The main text reads: "By Disregarding this case, you are removing it from your queue and accepting the liability for future chargebacks that may result from non-fulfilment. You may add a comment or simply click Submit Case below." Below this text is a section labeled "Comment" with a large text input field. To the right of the input field, the text "1 512" is displayed. At the bottom of the dialog box are three buttons: "Cancel", "Clear", and "Submit".

Comments, if any, may be entered in the Comments field prior to selecting the Submit Case button. The Clear button will remove any comments entered. A Cancel button is available in the event it is needed.

Comments entered in the Comment Section of the Decision Screen will not go to the Issuers. Comments are limited to 512 characters. If over the limit, a message will display. This indicates the comment must be shortened. Only Merchant Services will be able to view these comments. All uploaded documents will go to the Issuer. Cut and pasted comments will be truncated and a message will be displayed.

REQUEST FULFILLMENT OF A CASE

To request fulfillment of a retrieval case, you must be viewing the Level 2 data Retrieval Information Screen. Follow the steps below.

- 1 Scan the documentation, if necessary, that supports the challenge decision
- 2 Select Request Fulfill from the Available Actions drop down menu to access the Request Fulfill Case screen
- 3 Add any comment(s) to support the challenge
- 4 Use the Browse button to locate the document to be uploaded:
issuing bank
- 5 Do not upload any password protected documents as they cannot be opened or sent to the issuing bank
- 6 File names may only contain:
 - Letters A through Z (uppercase and lowercase permitted)
 - Numbers 0-9
 - Dash (-)
 - Underscore (_)
 - Period (.)
 - File name length of 220 Characters or less
 - We recommend no space or special characters



Request Fulfill
Enter the necessary information below.

To request fulfillment to Paymentech add a document and optional comment and then click submit. You must add a document to submit this case.

Comment 3
Comments entered in this section cannot be viewed by the issuer.

1: 512

Certain user actions indicated below may cause a decline of a challenged chargeback. Please refer to the Online Chargeback Management Guide for further detail:

- Renaming file from its original extension (may cause data integrity issues)
- Uploading color images
- Uploading password protected or otherwise secure documents

Upload Document:

4 Browse... Remove

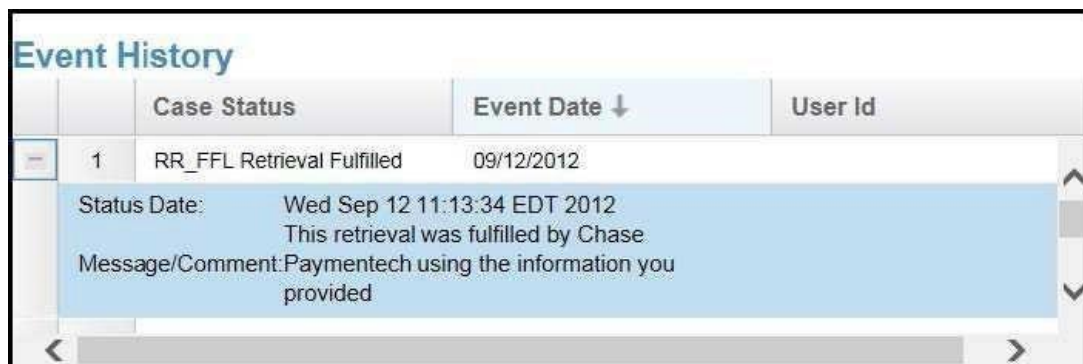
Cancel Clear Submit

The ending of the file, which indicates the type of file format, should not be changed. It should remain as system generated, if you change this you run the risk that your document will not be sent back to the card holder special characters

REQUEST FULFILLMENT OF A CASE, CONTINUED

This action removes the case from the MRA's Work Queue and notifies the Merchant Services analyst of the request to fulfill the retrieval.

The Request Fulfill action and merchant comments, if any, are added to the Event History for the case.



The screenshot shows a web interface titled "Event History". It contains a table with the following columns: "Case Status", "Event Date", and "User Id". The first row of data shows a case with ID "1" and status "RR_FFL Retrieval Fulfilled", dated "09/12/2012". A light blue tooltip is displayed over the first row, containing the text: "Status Date: Wed Sep 12 11:13:34 EDT 2012", "This retrieval was fulfilled by Chase", and "Message/Comment: Paymentech using the information you provided".

	Case Status	Event Date ↓	User Id
1	RR_FFL Retrieval Fulfilled	09/12/2012	

Status Date: Wed Sep 12 11:13:34 EDT 2012
This retrieval was fulfilled by Chase
Message/Comment: Paymentech using the information you provided

WORKING A FULFILL REQUEST THAT HAS BEEN DECLINED BY MERCHANT SERVICES

Once you have requested fulfillment (FFR) of a retrieval request case, Merchant Services reviews the uploaded documentation. If something is missing or invalid, the fulfill request will be declined and the case status code changed to RR_DEC.

All declined cases will be listed in the Work Queue with the reason for the decline apparent in the Event History section on the Case Information screen.

If you can correct the problem and upload the complete and valid documentation, you can resubmit the request for fulfillment. If you cannot correct the problem, a chargeback may occur due to non-fulfillment of the Retrieval Request.

FULFILLING A RETRIEVAL

See System Requirements and Supporting Documentation Format section for Documentation formats and size

Image files should be sent in black and white. Color files do not always transmit correctly, leaving images blurred and illegible. Illegible files can be declined by the card brands

MasterCard® HAS A MAXIMUM PAGE LIMITATION OF 3 PAGES FOR RETRIEVAL REQUESTS. IF YOU UPLOAD MORE THAN 3 PAGES, ONLY THE FIRST 3 WILL BE SENT TO THE ISSUER

- 1 Select Browse to upload the document into the Chargeback Management application
- 2 Continue to upload any additional documents. A maximum of 3 documents can be uploaded
- 3 Click on Submit

ONCE THE FULFILLMENT IS SUBMITTED, A SUCCESS BUTTON  WILL APPEAR AND WILL MOVE THE USER BACK TO THE LEVEL 1 SCREEN.

Verify the uploaded document(s) can be viewed and opened and the information is appropriate.

RETRIEVAL QUERIES

QUERY MENU

The chargeback management system provides you with a number of query options. Details on Retrieval and Advanced Search are found below.


QUERY	DESCRIPTION	STATUS VIEWED	STATUS CODE	ADDITIONAL QUERY CRITERIA
My Retrieval Work Queue	Lists retrieval cases that have been assigned to the user viewing the work queue	RR Received	RR_REC	Due date has not passed
		RR Declined	RR_DEC	Expiration date has not passed
Retrievals Decisioned by Paymentech	Displays a list of cases for which Merchant Services has reached a decision	RR Fulfilled	RR_FFL	Expiration date has not passed
		RR Auto Fulfilled	RR_AFL	Expiration date has not passed
		RR Declined	RR_DEC	Expiration date has not passed
Retrievals Pending Paymentech Decision	Lists all retrieval cases currently awaiting a decision by Merchant Services	RR Fulfill Requested	RR_FFR	



Retrievals Received	<ul style="list-style-type: none"> ○ Lists all retrieval cases received from Issuers ○ No action has been taken on these cases by Merchant Services ○ A client may begin to work cases on the list before they are assigned to their individual work queue 	RR Received	RR_REC	Due date has not passed
Management Query	Work Tracker for MRA Role only			

RETRIEVALS SEARCH QUERIES

The [Advance Chargeback Search](#) is used to perform a search for a particular retrieval transaction by date or amount or for a group of like transactions, such as all transactions within a date range or within an amount range or with a particular status code.

Chargeback Management

Retrievals Queries ▾ My Retrieval Work Queue ▾  Advanced Search ▾

Search Criteria ▾

Sequence #

Merchant Order #

Digital Token Method

Due Date to

Case Status Change Date



Account #

Company #

Assigned To: (Merchant)

Case Status

Additional Search Criteria ▸

 Dec 2015 

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Additional Search Criteria ▾

Chargeback Amount to

Method of Payment

Ticket #

Reason Code

Acquirers Reference #

Currency

Merchant Reference #

Association Case #

Initiated Date to

TD #

SEARCH SCREEN AND FIELD DEFINITIONS

FIELD	DESCRIPTION
Sequence #	Unique number assigned by Merchant Services that identifies the transaction in our internal system. Input one or more, separated by commas.
Merchant Order #	Order number assigned by the client and submitted to Merchant Services with the original transaction record. Input one or more, separated by commas.
Digital Token Method	Replaces Account Number based on Client processing.
Due Date (to/from)	Date by which challenge to an item (if any) must be received by Merchant Services.
Case Status Change Date (to/from)	Most recent date on which action was taken that changed the Status Code on the chargeback case.
Account #	Credit card number. Input one or more, separated by commas.
Company #	Number assigned to Client.
Assigned to (Merchant)	Merchant Services Online User ID of the Merchant CB Analyst. Input one or more, separated by commas.
Case Status	Predefined status for a chargeback case representing an action taken. A drop down menu is provided of all possible statuses. Input one or more, separated by commas. Selecting statuses from the drop down will enter them into the criteria box for you.
Chargeback Amount	Amount of chargeback in Presentment currency. Enter a single amount or a range of amounts.
Currency	Currency Code of Presentment amount. Select one or more currency codes from the drop down menu.
Merchant Reference #	The rolling sequential identifier assigned by the Chase Merchant Services and embedded in the ARN.
Association Case #	Case number assigned to this chargeback item by the card association. Examples are VISA and PayPal.
Initiated Date	Date the chargeback was initiated by the Issuer. Enter a single date or date range.
TD	Transaction Division which chargeback applies.
Method of Payment	Method in which payment was applied for the transaction. Visa, MC, Discover, etc.
Ticket #	Unique field for the Airline Industry to search by Ticket #.

Reason Code	The code applied to the Retrieval as specified by the Payment Brands.
Acquirers Reference #	Case number assigned to this chargeback item by the card association. Examples are VISA and PayPal.

RUNNING ADVANCE RETRIEVAL SEARCH QUERIES

FOLLOW THE STEPS BELOW TO RUN AN ADVANCE SEARCH QUERY:

- 1 Click on **Advanced Search** drop down menu to display the Search Criteria screen
The Reset button allows you to clear information entered in the fields for the search
- 2 Enter the information in one or more fields to help narrow and define your query results
- 3 Click on Search
- 4 The query results will be displayed as Level 1 data

NOTE: To perform a new search, click on the Reset button to remove data from prior search criteria.

RUNNING ADVANCE RETRIEVAL SEARCH QUERIES – USING ADDITIONAL SEARCH CRITERIA

The **Advanced Search** option provides many more parameters to use in narrowing your search.

- 1 Click on **Advanced Search** drop down menu to display the Search Criteria screen and select **Additional Search Criteria**

The Reset button allows you to clear information entered in the fields for the search

- 2 Enter the information in one or more fields to help narrow and define your query results
- 3 Click on Search
- 4 The query results will be displayed as Level 1 data

The screenshot shows the 'Additional Search Criteria' search interface. It features two columns of input fields. The left column includes 'Chargeback Amount' (with a 'to' field), 'Currency' (a dropdown menu), 'Merchant Reference #', 'Association Case #', 'Initiated Date' (with a 'to' field), and 'TD #'. The right column includes 'Chargeback Cycle', 'Method of Payment' (a dropdown menu), 'Ticket #', 'Reason Code' (a dropdown menu), and 'Acquirers Reference #'. At the bottom center are 'Search' and 'Reset' buttons. Numbered callouts are placed as follows: '1' next to the 'Additional Search Criteria' dropdown header; '2' next to the 'Currency' dropdown; '3' next to the 'Search' button; and '4' is not explicitly shown in the image but corresponds to the final step in the text above.

HEALTHCARE IAS RETRIEVALS REQUESTS

HEALTHCARE IIAS RETRIEVALS REQUESTS OVERVIEW

Healthcare benefit cards, typically referred to as FSA (Flexible Spending Account) or HRA (Healthcare Reimbursement Account) debit cards are payment cards that consumers use for qualifying medical expenses like prescriptions, over the counter medications, vitamins, durable medical equipment, or medical supplies using monies allocated to special, pre-tax funded accounts that are generally part of their employer sponsored health benefit plan.

These transactions, like regular payment card transactions are subject to retrieval requests however, due to HIPPA and IRS rules, the requirement for storing transaction information as well as fulfilling the request is somewhat unique.

- First, IIAS retrieval requests may occur up to 4.5 years from the date of the original transaction.
- Second, the way in which businesses are required to fulfill the request is different from typical bankcard retrievals such that the response must go directly to the Card-Issuer and not through Chase Commerce Solution. As a result of the IRS requirements, Chase Merchant Services has modified its chargeback system and procedures to accommodate merchants who may be the recipient of an IIAS retrieval request.

IIAS TRANSACTIONS IN THE ONLINE CHARGEBACK MANAGEMENT SYSTEM

Healthcare IIAS retrieval requests will be found in the online chargeback management system in the same manner as all other retrieval requests. They are easily recognized as IIAS transactions in both the Tier 1 and Tier 2 screens by reviewing the Reason Codes listed. The Reason Codes 27 (VISA) and 43 (MasterCard®) will identify the transaction as an IIAS retrieval request.


See the screen shots below for examples of where to find these new codes.



It is important that you respond via the fax numbers for these transactions. Due to HIPPA laws, your Chase Merchant Services Chargeback Analyst will not be reviewing these requests. They must be sent directly to the requesting Issuer. If any information is sent to Chase Merchant Services it will be shredded immediately due to confidentiality.

IIAS TRANSACTIONS IN THE ONLINE CHARGEBACK MANAGEMENT SYSTEM, *CONTINUED*

VISA LEVEL 1 SCREEN


Chargeback Management

Retrievals Queries ▾ --- Select Query --- ▾ 

Search Results Disregard RR Assign Selected To... ▾


	<input type="checkbox"/>	Sequence #	Account #	Merchant Order #	Method of Payment	Rea... Code	Due Date	Amount (Presentmer	Currency	Company #	TD/ALT ID	Case Status Code	Case Status Change Date	Assigned To
1	<input type="checkbox"/>	163765712	414711*****4307	33398C	VI	27	11/25/20...	1.00	USD	110315	0435	RR_REC	01/23/20...	



Jump to row   Go Refresh

Record Count 1

MASTERCARD® LEVEL 1 SCREEN



Chargeback Management

Retrievals Queries ▾ --- Select Query --- ▾ 

Search Results Disregard RR Assign Selected To... ▾

	<input type="checkbox"/>	Sequence #	Account #	Merchant Order #	Method of Payment	Rea... Code	Due Date	Amount (Presentmer	Currency	Company #	TD/ALT ID	Case Status Code	Case Status Change Date	Assigned To
1	<input type="checkbox"/>	163764341	545721*****0019	M13-HCS83-TRKII-MC-AUT	MC	43	01/04/20...	22.00	USD	110315	0435	RR_REC	12/04/20...	ddonahu...

Jump to row   Go Refresh

Record Count 1

FULFILLING IIAS RETRIEVAL REQUESTS

The Request Fulfill decision window will behave in the same manner for IIAS transactions as they do for other transactions. There is no need to supply comments for these.

At the bottom of the Retrieval Info screen you will need to check off the “Supporting Documentation has been faxed to the Issuer” box that will trigger the system to update the case status. Then change the Available Actions dropdown to “Request Fulfill”. If you do not first click on the check box you will receive the following error message “You must indicate that the Supporting documents were faxed to the Issuer”.

If you do not check this box, the retrieval will be considered open and not fulfilled as Chase Merchant Services has no other method of knowing if you have fulfilled the request with the Issuer.

IIAS TRANSACTIONS IN THE ONLINE CHARGEBACK MANAGEMENT SYSTEM, *CONTINUED*

See the following screen shots for VISA and MasterCard® examples of this:
VISA IIAS TRANSACTION RETRIEVAL REQUEST:

- 1 The **Issuer Contact Information**
- 2 The check box to indicate the Supporting Documentation has been faxed to the Issuer
- 3 A warning message will appear if the Supporting Documents check box is left blank
 - You must indicate that the Supporting Documents were faxed to the Issuer

Sequence # 163765712
 Initiated Date 10/29/2015 (111 day(s) old)
 Due Date 11/25/2015 (Past Due Date)

RR_REC - Retrieval Received
 Case Status Date 01/23/2015
 Available Actions...
 Disregard RR
 Request Fulfill

Dashboard

90D6D34EEC180F8E2D4CA
 CO# 110315
 F2BE9387A210A5BF
 BU# 95847
 9A2772C140E3449E3
 TD# 118880

Issuer Message

+

Retrieval Information
 Reason Code: 27 - HEALTHCARE AUTO-SUB DATA RETRIEVAL REQ

Amount (Presentment)	1.00 (USD)
Account #	414711*****4307
Transaction Date	
Method of Payment	VISA
Fulfillment Fax Number	
Contact Name	

Supporting Documentation has been faxed to the Issuer	<input checked="" type="checkbox"/>
---	-------------------------------------

Original Transaction

Authorization

Amount (Presentment)	23.64 (USD)
Account #	414711*****
Transaction Date	04/18/2013
Auth Code	33398C
	Load More

1

2

3

Warning:

You must indicate that the supporting documents were faxed to the Issuer

IIAS TRANSACTIONS IN THE ONLINE CHARGEBACK MANAGEMENT SYSTEM, *CONTINUED*

MASTERCARD® IIAS TRANSACTION RETRIEVAL REQUEST:

- 1 The **Issuer Contact Information**
- 2 The check box to indicate the **Supporting Documentation** has been faxed to the Issuer
- 3 A warning message will appear if the **Supporting Documents** check box is left blank
 - You must indicate that the Supporting Documents were faxed to the Issuer

Sequence # 163764341
 Initiated Date 10/29/2015 (111 day(s) old)
 Due Date 01/04/2016 (Past Due Date)

RR_REC - Retrieval Received
 Case Status Date 12/04/2015
 Available Actions...
 Disregard RR
 Request Fulfill

Dashboard

90D6D34EEC180F8E2D4CA
 CC# 110315
 F2BE9387A210A5BF
 BU# 95847
 9A2772C140E3449E3
 TD# 118880

Issuer Message

+

Retrieval Information
Reason Code: 43 - HEALTHCARE RETRIEVAL REQUEST

Amount (Presentment)	22.00 (USD)
Account #	545721*****0019
Transaction Date	
Method of Payment	MasterCard
Fulfillment Fax Number	
Contact Name	
Supporting Documentation has been faxed to the Issuer	<input checked="" type="checkbox"/>

Load More

Original Transaction

Authorization

Amount (Presentment)	
Account #	
Transaction Date	
Auth Code	

Load More

- 3

Warning:

You must indicate that the supporting documents were faxed to the Issuer

RETRIEVAL WORK TRACKER

WORK TRACKER

The Work Tracker Queue allows the user to input specific data to display chargebacks that have been worked on or responded to with a specific time period in the current day.

The screenshot shows the 'Retrievals Queries' dropdown menu open, displaying the 'My Retrieval Work Queue' option. Below the menu, a table is visible with columns for 'Sequence #' and 'Account'. The first row shows '1' and '163' respectively. To the right, there are buttons for 'To Be Assigned' and 'Auto Assign Rules'.

Input the criteria you would like applied to the query.

NOTE: For MRA Role the User ID will default under User Name field. The selection, Auto Assign Rules, only applies to the MRQA Role

The screenshot shows the 'Chargeback Management' search criteria form. It includes the following fields and controls:

- Retrievals Queries** and **Work Tracker** dropdown menus.
- Advanced Search** icon.
- Print** and **Export** icons.
- Search Criteria** section with the following fields:
 - User Name***: Text input field.
 - Reason Code**: Text input field with a dropdown arrow.
 - Action**: Text input field with a dropdown arrow.
 - Case Status**: Text input field with a dropdown arrow.
 - Decision Date & Time***: Two text input fields separated by a 'to' label.
- Search** button.
- Reset** link.

RETRIEVAL WORK TRACKER, *CONTINUED*

FIELD	DESCRIPTION
User Name	<p>The name of the person who Decisioned the case, not the person it is/was assigned to, multiple selections may be made.</p> <p>This is a required field (MRA user names will auto-populate when they utilize this query, they will not have the drop down menu).</p>
Decision Start	<p>Start Date and time (if applicable) that the cases were decisioned. If no time is provided, a time of 12:00:00 am is assumed.</p> <p>This is a required field.</p>
Decision End	<p>Ending Date and time (if applicable) that cases were decisioned. If no time is provided, a time of 11:59:59 pm is assumed.</p> <p>This is a required field.</p>
Reason Code	Standard list of reason codes.
Action(s)	Disregard RR and Request Fulfill.
Case Status	Write in the appropriate Case Status Code for your search.

RETRIEVAL WORK TRACKER, *CONTINUED*

The screenshot shows the 'Chargeback Management' interface with the 'Work Tracker' tab selected. The 'Advanced Search' section contains the following fields:

- User Name***: A text input field.
- Reason Code**: A dropdown menu with '-Select-' as the current selection.
- Action**: A dropdown menu with '-Select-' as the current selection.
- Case Status**: A dropdown menu with '-Select-' as the current selection.
- Decision Date & Time***: Two text input fields separated by a 'to' label, for specifying a date and time range.

At the bottom of the search criteria section, there is a blue **Search** button and a **Reset** link.

When you have entered all of the information to narrow down your search, select the “Search” button.

When doing a query, it is possible that a retrieval worked during the specified time period could change multiple times during the time period.

Example: When searching on “aname”, you can see that “aname” fulfilled a retrieval at 9 am even though “mmouse” fulfilled it at 2 pm.

RETRIEVAL WORK TRACKER, *CONTINUED*

SEARCH RESULTS

The screenshot shows the 'Chargeback Management' interface with the 'Work Tracker' tab selected. The 'Advanced Search' section is active, displaying search criteria for 'User Name*', 'Action', 'Decision Date & Time*', 'Reason Code', and 'Case Status'. Each criterion has a corresponding input field or dropdown menu. A 'Search' button and a 'Reset' link are located at the bottom of the search criteria section. In the top right corner, there are links for 'Print' and 'Export'.

Chargeback Management

Retrievals Queries Work Tracker Advanced Search

Print Export

Search Criteria

User Name* Reason Code

Action Case Status

Decision Date & Time* to

Search

Reset

From this query, you are able to review what was worked on and adjust as needed (as long as no actions have been taken by Merchant Services on the case). Although you can work on cases from this query, it is not recommended. Only cases that have been worked on by an MRA will be selected to display in this query. The query will not track case assignment.

MRQA's will have access to view all users when utilizing this feature. MRAs will have access to their own user name only.

CREDIT CHARGEBACKS

CHARGEBACK OVERVIEW:

A chargeback is the reversal of a transaction that arises from a processing technicality, a customer dispute, or fraudulent activity. It is a violation of a card association rule or regulation for which a specific reason code has been established. Merchant Services works as your partner to help manage and process the chargebacks you receive. A dedicated chargeback analyst is assigned to your company when you first start sending us files. In this way, the analyst becomes familiar with your company and you have a specific person to contact when necessary.

Associations regulate the processing of charged back transactions through their list of reason codes and processing timeframes. They also dictate the number of times a chargeback can be represented to the Issuer.

Detailed reporting is available on the Chargeback Activity Detail (PDE-0017) report including received, represented, returned to merchant and successful recourse items. A financial summary provides a snapshot of your chargeback inventory status as of the reporting date. The financial net impact of chargeback activity is also included on your Deposit Activity Summary (FIN-0010) and any associated charges and processing fees are found on the Service Charge Detail (FIN-0011).

There are also reports that track monthly summary data and chargebacks won and lost. Samples and field definitions for these analysis reports are found in the Appendix B.

VISA AND MASTERCARD® CHARGEBACK CATEGORIES

Chargebacks received from VISA and MasterCard® Issuers fall into two categories

- **Technical**
- **Customer Dispute**

Technical Chargebacks are initiated by the Issuer for authorization or processing related reasons with no cardholder participation, such as:

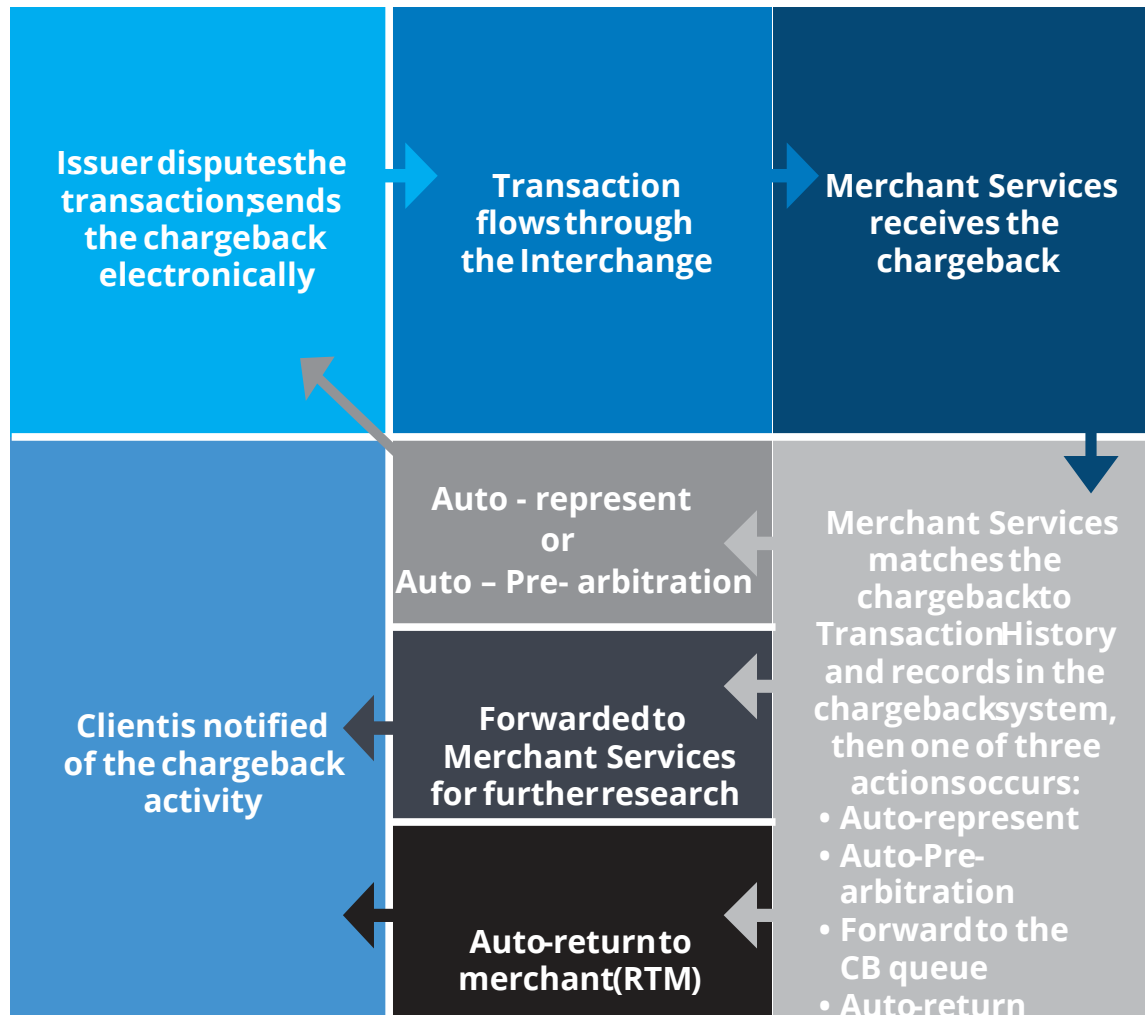
- Information requested in a retrieval request was not received or was illegible or invalid
- Authorization number is missing or has been declined
- Invalid account number was used
- Late presentment of the original transaction
- Duplicate transactions

Customer Dispute Chargebacks result when a cardholder refuses to accept responsibility for a charge appearing on their card billing statement. The cardholder contacts the Issuer indicating that they:

- Are disputing a specific charge for specific reasons (such as ordered merchandise or a service was never received, the product or service was not what was originally described, or the purchase was not authorized by the cardholder)
- Have attempted to resolve the situation with the client (unless fraud). Once the Card-Issuer has been contacted and received any required documents, the Card-Issuer credits the cardholder's account and electronically submits the chargeback transaction bearing a specific reason code to Merchant Services.

TECHNICAL CHARGEBACK WORKFLOW

Below is an illustration and discussion of the work flow for a technical chargeback/dispute:



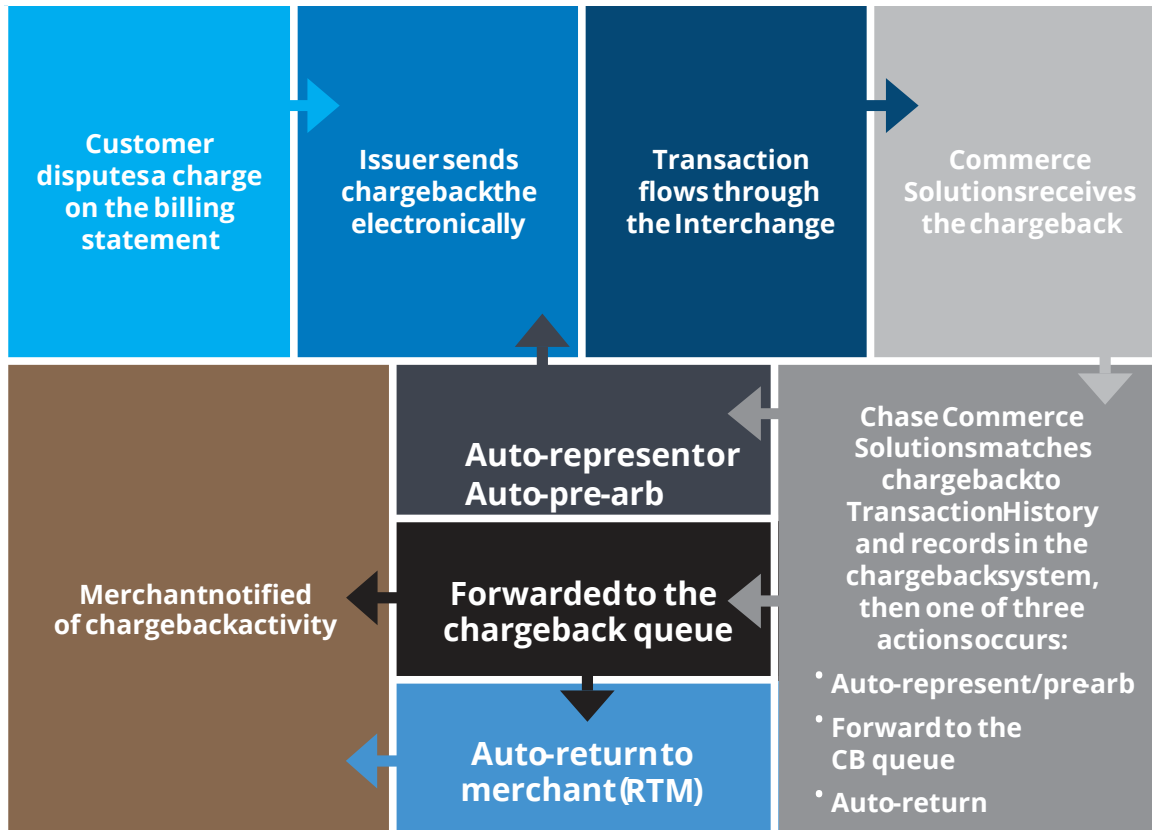
TECHNICAL CHARGEBACK WORKFLOW, *CONTINUED*

The following action steps are taken when processing a technical chargeback/dispute:

STEP	ACTION
1	Issuer disputes transaction for processing or authorization reasons and initiates a chargeback electronically and sends to the debit network
2	Chargeback flows through card association network
3	Merchant Services receives the chargeback electronically
4	Chargeback transaction is compared to the original sale transaction information stored in our Transaction History database
5	If information to support representment is located, this information is attached to the chargeback transaction which is then returned or represented to the Issuer
	OR
	If information is found that the transaction is not valid, the chargeback is auto-returned to the merchant
	OR
	If insufficient information to support representment is found, the chargeback transaction is forwarded to your assigned analyst for further analysis
6	Chargeback Activity (PDE-0017) report is generated showing all chargeback activity for the reporting period, and a case is opened in the online chargeback management system for the item

CUSTOMER DISPUTE CHARGEBACK WORK FLOW

Below is an illustration and discussion of the work flow for a customer dispute chargeback:



CUSTOMER DISPUTE CHARGEBACK WORK FLOW, *CONTINUED*

The following action steps are taken when processing a customer dispute chargeback/dispute:

STEP	ACTION
1	Customer disputes a transaction on their billing statement
2	Issuer obtains appropriate paperwork from customer
3	Issuer initiates an electronic chargeback and forwards paperwork to Merchant Services
4	Chargeback flows through the association Network
5	Chase Merchant Services receives the chargeback and appropriate Issuer documentation
6	Chargeback transaction is compared to the original sale transaction information stored in our Transaction History database
7	If information to support representment is located, this information is attached to the chargeback transaction which is then returned or represented to the Issuer
	OR
	If insufficient information to support representment is found, the chargeback transaction is forwarded to your assigned analyst for further analysis
8	Chargeback Activity (PDE-0017) report is generated showing all chargeback activity for the reporting period, and a case is opened in the online chargeback management system for the item

DISCOVER CHARGEBACK CATEGORIES

Chargebacks received from Issuers fall into three categories for Discover:

- **Processing error**
- **Service**
- **Fraud**

Processing Error Chargebacks are initiated by the Issuer for authorization or processing related reasons with no cardholder participation, such as:

- Information requested in a retrieval request was not received or was illegible or invalid
- Authorization number is missing or has been declined
- Invalid account number was used
- Late presentment of the original transaction
- Duplicate transactions

Service Chargebacks result when a cardholder refuses to accept responsibility for a charge appearing on their card billing statement. The cardholder contacts the Issuer indicating that they:

- Are disputing a specific charge for specific reasons (such as ordered merchandise or a service was never received, or the product or service was not what was originally described)
- Have attempted to resolve the situation with the client

Once the Card-Issuer has been contacted and received any required documents, the Card-Issuer credits the cardholder's account and electronically submits the chargeback transaction bearing a specific reason code to Merchant Services.

Fraud Chargebacks result when a cardholder or Issuer believes that fraudulent activity may have been performed with the account. The cardholder contacts the Issuer indicating that they

- Are disputing a specific charge for specific reasons (such the purchase was not authorized by the cardholder)

Fraud reason codes require the Issuer to forward documentation which might include cardholder executed affidavits and supporting letters or secured email from the cardholder.

RETURN TO MERCHANT WORKFLOW

When Merchant Services has insufficient information to represent a chargeback, it is sent to your Chargeback Analyst. Your analyst will research to determine if the chargeback can be represented. If there is no support for representment, the chargeback is returned to the merchant.

Recourse

When you decide to request recourse for (or challenge) a chargeback that has been returned to you, Merchant Services recommends the following:

Prior to responding,

- Note the “Due Date” which is located near the top of the Chargeback Document. Merchant Services must receive the recourse request by that date in order to be considered for possible representment
- Read the recommendations by reason code in the **Chargeback Reason Code Reference Guide** and the Chargeback Analyst’s comments that appear online in the Chargeback Management application
- Make note of the reason code to determine if you have the appropriate supporting documentation to send with the recourse request

Then,

- Upload clear and legible copies of the supporting documentation in an acceptable file format See System Requirements and Supporting Documentation Format section for Documentation formats and size
- Add any comments that may assist the Chargeback Analyst (512 character limit). These comments are only viewable by you and Merchant Services. They will not be sent to the issuer.
- If your comments need to be sent to the Issuer, please scan or upload
- To ensure successful uploads, all files uploaded to the chargeback system must conform to the following standards:
 - File names may only contain:
 - A through Z (uppercase and lowercase permitted)
 - 0 through 9
 - Dash (-)
 - Underscore (_)
 - File name length including path of 220 characters or less
 - Period (.)

Attempts to upload files that fall outside of these parameters will result in an error message.

(Refer to the **Using the Chargeback Management Application** section of this document for additional information on the procedure for challenging a returned to merchant chargeback)

Recourse Denied

It is recommended that Clients query for any denied recourse requests on a daily basis because they do not show up on the PDE-0017 report. The recourse cases may have been denied because the supporting documentation was not valid or adequate or the Chargeback Analyst may need more information or an explanation in order to represent the case.

To do this, the user selects “Advanced Search” then enters the following data for these fields:

Case Status Change Date: Yesterday’s date

Case Status: CB_RCD, CB_DRE, 2C_RCD

CHARGEBACK LIFECYCLES

The life cycles of chargebacks are illustrated below.

VISA, MasterCard® and Discover allow only one representment.

VISA

STEP	ACTION	DESCRIPTION
1	1 st Presentment to Issuer	Original transaction
2	Chargeback	Issuer initiates chargeback on the original transaction
3	Return to Merchant	Merchant Services returns the full or partial amount of the chargeback to the client
	OR	
	Incoming Pre-Arbitration/ Arbitration	Merchant Services returns the full or partial amount of the chargeback to the Issuer as invalid
4	Incoming Pre-Arbitration (Collaboration disputes only)	The Issuer initiates a Pre-Arbitration or Arbitration case if they do not accept the representment.

CHARGEBACK LIFECYCLES, *CONTINUED*

The life cycles of chargebacks are illustrated below.

VISA, MasterCard® and Discover allow only one representment.

MasterCard®

STEP	ACTION	DESCRIPTION
1	1 st Presentment to Issuer	Original transaction
2	1 st Chargeback	Issuer initiates chargeback on the original transaction
3	Return to Merchant	Merchant Services returns the full or partial amount of the chargeback to the client
	OR	
	Representment	Merchant Services returns the full or partial amount of the chargeback to the Issuer as invalid
4	Pre-Arbitration	Issuer rejects the representment and sends a Pre_Arbitration to Merchant Services
	Incoming Pre-Arbitration/Arbitration	Issuer initiates a Pre-Arbitration case if they do not accept the representment
	OR	

5	Arbitration	Merchant Services denies the Pre-Arbitration and requires the payment brand to make a decision
---	-------------	--

CHARGEBACK LIFECYCLES, *CONTINUED*

The life cycles of chargebacks are illustrated below.

VISA, MasterCard® and Discover allow only one representment.

Discover

STEP	ACTION	DESCRIPTION
1	1 st Presentment to Issuer	Original transaction
2	Chargeback	Issuer initiates chargeback on the original transaction
3	Return to Merchant	Merchant Services returns the full or partial amount of the chargeback to the client
	OR	
	Representment Request	Merchant Services returns the full or partial amount of the chargeback to the Issuer as invalid
4	Incoming Pre Arbitration/ Arbitration	Issuer initiates a Pre-Arbitration or Arbitration case if they do not accept the representment

5	Outgoing Arbitration	If Merchant Services submits a representment request on behalf of the client and Discover denies the request, an arbitration case can be submitted
---	----------------------	--

SECOND CHARGEBACK NOTES

If cardholder continues to dispute a transaction by not accepting the representment for –

MasterCard®:

- Item is returned to Merchant Services
- Chargeback Analyst reviews item and either
 - Submits an outgoing Pre-Arbitration to Issuer if warranted
 - Returns it to Merchant to be accepted

VISA and Discover:

- No second chargeback right exists
- In-coming Pre-Arbitration or Arbitration takes the place of a second chargeback
 - **(See Exception Processing section for further detail)**

Partial Representment / Partial Return To Merchant

VISA, MasterCard® and Discover support partial representment of chargebacks when only a portion of the charged back amount qualifies for representment. The balance of the amount will be returned to the merchant. The amount split is indicated on the standard chargeback reporting and in the online chargeback management system.

Example:

A sale transaction for USD\$100.00 is presented to the issuer. The issuer initiates a chargeback for the full amount. Only a portion – USD\$70 – of the chargeback meets the representment requirements. This amount will be sent back to the Issuer by Merchant Services as a partial Representment. The balance that does not meet representment requirements – USD\$30 – is returned to the merchant as a partial Return to Merchant.

VISA, MasterCard®, and Discover allow the Acquirer only one representment.

QUERY RESULT SCREEN COMPONENTS

LEVEL 1 DATA – FUNCTIONAL COMPONENTS

Queries run by either the IQA or MCA will result in Level 1 data being displayed if there is data for the query selected.

Chargeback Management

Chargeback Queries

My CB Work Queue

Advanced Search

Print

Export

Chargeback Queries My CB Work Queue

Accept CB(s)

Assign Selected To...

		Sequence #	Account #	Merchant Order #	Method of Payment	Rea... Code	Due Date	Amount (Presentmer	Currency	Company #	TD/ ALT ID	Case Status Code	Case Status Change Date	Assigned To
1	<input type="checkbox"/>	51486	402155*****0001	R146-UTF-VRS-CF-PM-VI-	VI	83	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	
2	<input type="checkbox"/>	51496	402155*****0001	R146-UTF-VRS-CF-PM-VI-	VI	83	02/01/20...	50.00	USD	182232	182234	CB_RTM	01/04/20...	
3	<input type="checkbox"/>	51505	402155*****0001	R146-UTF-VRS-CF-PM-VI-	VI	41	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	
4	<input type="checkbox"/>	51479	448460*****0012	R146-UTF-VRS-VI-CF-PM-	VI	83	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	
5	<input type="checkbox"/>	51491	448460*****0012	R146-UTF-VRS-VI-CF-PM-	VI	85	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	
6	<input type="checkbox"/>	51503	402155*****0001	R146-UTF-VRS-CF-PM-VI-	VI	41	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	

Jump to row

Go

Refresh

Record Count 6

The functional and informational components on the Level 1 data include the following:

COMPONENT	DESCRIPTION
Chargeback Queries	Primary menu for Chargeback Queries based on Role
My CB Work Queue	Secondary menu of available queries to run by Role
Check all box	Use to select or de-select all cases listed in the query results
Run Query Drop Down Menu of available queries (IQA view)	My CB Work Queue Received Decided by Paymentech Pending Paymentech Decision Expired Returned to Merchant (RTM) Aging Detail Management Queries -To Be Assigned -Work Tracker -Auto Assign Rules
Run Query Drop Down Menu of available queries (MCA view)	My CB Work Queue Received Decided by Paymentech Pending Paymentech Decision Expired Returned to Merchant (RTM) Aging Detail Management Queries Work Tracker
Accept CB(s) button	Used to accept selected Chargeback cases from the Level 1 data level button

All case information is available for two years and Document Information is available for six months from the last case status change date

LEVEL 1 DATA - FUNCTIONAL COMPONENTS, *CONTINUED*

COMPONENT	DESCRIPTION
PrintOptions	Menu of available print options: <input type="checkbox"/> Case List <input type="checkbox"/> Case Data <input type="checkbox"/> Case Data & Documents
ExportOptions	Menu of available print options: <input type="checkbox"/> XLS <input type="checkbox"/> CSV
Assign Selected To Drop Down	Menu of User IDs for contacts assigned the MCA Role at your company. For example: Assign Selected to: aname jdoe gtravel
AvailableActions	Option to Accept CB's is listed
RecordCount	Total number of cases returned in the query
Jump to Row (GO)	Allows user to select and move to a row within Level 1
Refresh	Resets the screen to the original default

LEVEL DATA 1 – INFORMATIONAL COMPONENTS

The column headings that appear on the query results screen are described below.

<input type="checkbox"/>	Sequence #	Account #	Merchant Order #	Method of Payment	Reason Code	Due Date	Amount (Presentment)	Currency	Company #	TD/ ALT ID	Case Status Code	Case Status Change Date	Assigned To
--------------------------	------------	-----------	------------------	-------------------	-------------	----------	----------------------	----------	-----------	------------	------------------	-------------------------	-------------

COLUMN NAME	DESCRIPTION
Sequence #	Unique identifying number assigned by Chase Merchant Services to the chargeback. There may be more than one case associated with a chargeback but only one sequence # associated with a case
Account #	Credit card number
Merchant Order #	Merchant-assigned identifier
Method of Payment Code	Shows the Method of Payment code for the original transaction
Reason Code	Code representing the reason for the chargeback
Due Date	Date by which the merchant must respond to the retrieval request
CB Amount	Amount of the chargeback
Currency	Currency type designator
Company #	Identification of the Company under which the transaction was processed
TD/ALT ID	Transaction division number under which the transaction was processed or the Alternate ID used by some companies
Case Status Code	Current status of the case (See Appendix A)
Case Status Change Date	Date the current status was applied to the CB case
Assigned To	Merchant Chargeback Analyst (MCA) assigned to the CB case (may be blank). This column will show the MCA's Merchant Services Online Login

LEVEL 2 DATA – FUNCTIONAL COMPONENTS

The Level 2 level or Case Information screen contains the following:

- Assign to, Print and Available Actions buttons
- Company information (CO, BU and TD name/ID number, Alternate ID #)
- Case details (Sequence #, Case #, Issuer Message, if any, Due Date, Case Status Change Date and Case Status)

Sequence # 254		CB_REC - CB Received
		Case Status Date 09/10/2015
		Available Actions... ▼
Dashboard		Print
ABC Company	Issuer Message	
CO#		
ABC Company Business Unit		
BU#		
ABC Company Transaction Division		
TD#		
TD Report ID	Alt ID	Assigned to Merchant

LEVEL 2 DATA – INFORMATIONAL COMPONENTS

The following functionality is available:

COLUMN NAME	DESCRIPTION										
Print Options	Used by both IQAs and MCAs - select the appropriate option from the drop down menu to create a PDF version of the requested information and print using the PDF menu icon.										
Available Actions	<p>Used by MCA - if you wish to respond to the CB from this screen, select the appropriate action from the pull down menu. This action will change the Status and update the Case Status Change Date. Only those actions allowed by your security access and those actions appropriate to the status code of the case will be displayed.</p> <table> <tr> <td>Choose</td><td>When you want to</td></tr> <tr> <td>Accept</td><td>Used by the MCA to accept cases from the Case Information screen</td></tr> <tr> <td>Challenge</td><td>Used by MCA to challenge cases from the Case Information screen. Requires user to upload and submit documentation in support of the challenge.</td></tr> <tr> <td>Assign To</td><td>Used by the IQA to assign cases to an MCA from the Case Information screen</td></tr> <tr> <td>Submit Information</td><td>Used by MCA - if you wish to respond to the CB from this screen, select the appropriate action from the pull down menu. This action will change the Status and update the Case Status Change Date. Only those actions allowed by your security access and those actions appropriate to the status code of the case will be displayed.</td></tr> </table>	Choose	When you want to	Accept	Used by the MCA to accept cases from the Case Information screen	Challenge	Used by MCA to challenge cases from the Case Information screen. Requires user to upload and submit documentation in support of the challenge.	Assign To	Used by the IQA to assign cases to an MCA from the Case Information screen	Submit Information	Used by MCA - if you wish to respond to the CB from this screen, select the appropriate action from the pull down menu. This action will change the Status and update the Case Status Change Date. Only those actions allowed by your security access and those actions appropriate to the status code of the case will be displayed.
Choose	When you want to										
Accept	Used by the MCA to accept cases from the Case Information screen										
Challenge	Used by MCA to challenge cases from the Case Information screen. Requires user to upload and submit documentation in support of the challenge.										
Assign To	Used by the IQA to assign cases to an MCA from the Case Information screen										
Submit Information	Used by MCA - if you wish to respond to the CB from this screen, select the appropriate action from the pull down menu. This action will change the Status and update the Case Status Change Date. Only those actions allowed by your security access and those actions appropriate to the status code of the case will be displayed.										

LEVEL 2 DATA – INFORMATIONAL COMPONENTS

Details relating to the case appear below the header on the Dashboard Information screen:

- Company Number
- Business Unit Number
- Transaction Division Number
- Issuer Message
- + or - Sign to See TD Report ID, Alt ID, Assigned to Merchant User
- Chargeback Info
- Original Transaction Info
- Authorization Info
- Documentation
- Event History
- Related Transactions

The Chargeback Info, Original Transaction Info and Authorization Info all have a “Load More” link that when clicked will expand the window with additional detail. An example of the “Load More” information screen is displayed below:

LEVEL 2 DATA - INFORMATIONAL COMPONENTS, CONTINUED

Sequence #	254	CB_REC - CB Received
		Case Status Date 09/10/2015
		Available Actions...
Dashboard		
ABC Company CO#: ABC Company Business Unit BU#: ABC Company Transaction Division TD#: Issuer Message		
TD Report ID	Alt ID	Assigned to Merchant

Chargeback Information

Reason Code #: 53 -NOT AS DESCRIBED OR DEFECTIVE

Account #	540592*****297C
Amount (Settlement)	43.00 (USD)
Merchant Order #	
Initial Chargeback Amount (Settlement)	43.00 (USD)
Transaction Date	
MCC Code	5969

Documentation

	File Name	Uploaded By	Date Created ↓
1	Order Receipt.tif	Merchant	12/04/2015

Find Related

To find more information related to this account, select from the list below. Cases with identified results will be indicated in green.

Cases
☒ Chargebacks
☐ Retrieval Requests

Transactions
☒ Sales
☐ Refunds
☐ Authorizations

Original Transaction

Amount (Presentment)	38.11 (USD)
Amount (Settlement)	38.11 (USD)
Account #	
Transaction Date	10/27/2014
Merchant Order #	
POS Entry Mode	01
Acquirers' Reference #	
Merchant Reference #	
MCC Code	5969
Transaction Type	1

Authorization

Amount (Presentment)	38.11 (USD)
Amount (Settlement)	38.11 (USD)
Account #	
Transaction Date	10/27/2014
Merchant Order #	
POS Entry Mode	01
Acquirers' Reference #	
Merchant Reference #	
MCC Code	5969
Transaction Type	1

Event History

	Case Status	Event Date ↓	User Id
1	CB_RTM CB RTM	12/04/2015	

Status Date: Fri Dec 04 08:56:58 EST 2015
 Message/Comment: This Chargeback is being forwarded to you. If you feel you have compelling documentation to challenge this case, then please respond back to us by the Due Date.


Chargeback Information

Reason Code #: 53 -NOT AS DESCRIBED OR DEFECTIVE

Account #	540592*****2970
Amount (Settlement)	43.00 (USD)
Merchant Order #	
Initial Chargeback Amount (Settlement)	43.00 (USD)
Transaction Date	
MCC Code	5969
Amount (Presentment)	43.00 (USD)
Initial Chargeback Amount (Presentment)	43.00 (USD)
Region	US
Endpoint Code	MCI
Country Code	US
US Territory	
Sale/Refund	S
Chargeback Cycle	1
Card Association Usage Cycle	1
Association Case #	
Issuer Control #	
Issuer Docs Expected	N
Case ID	

CHARGEBACKFUNCTIONS

Print Function

By clicking on the  button you will receive a pop-up window where you will select Case List, Case Data or Case Data and Documents to print.

Print Options

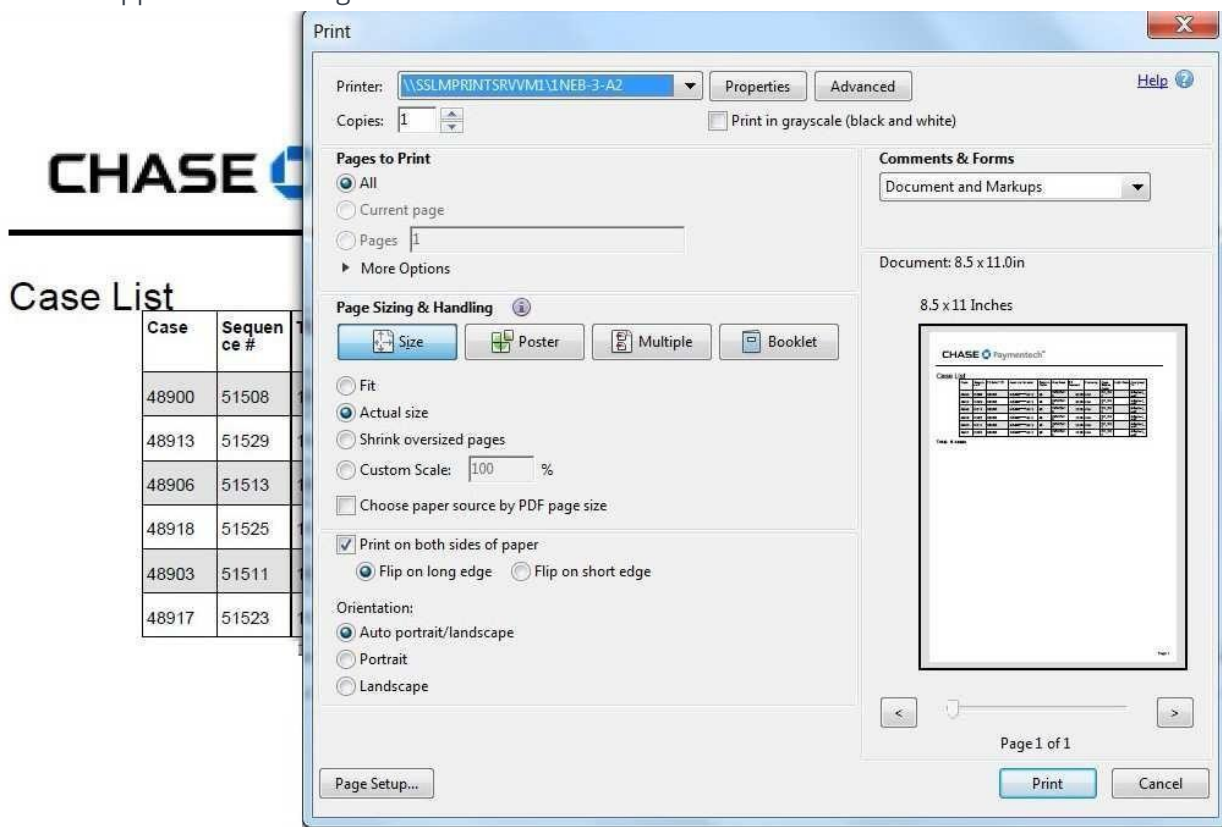
Case & Available Documentation

☐ Case List
 ☐ Case Data
 ☐ Case Data & Documents

Cancel

Print

Once you make a selection you will receive a pop-up window which the data selected to print will appear in the background. You will also see a default Print screen.



WORKING CHARGEBACKS – THE IQA ROLE

IQA OPTIONS

The IQA has the following options in the chargeback management application:

- Assigning cases to MCAs to be worked
- Creating rules for auto-accepting and auto-assigning cases
- Running Queries

NOTE: If the IQA also has the MCA role assigned to them, they have all the MCA options in addition to those listed above.

IQA ROLE - ASSIGN CASES TO AN MCA

The IQA assigns cases to the MCA(s) using the Chargebacks To Be Assigned query. Assigned cases will be removed from the Chargebacks To Be Assigned list and will show in the appropriate MCA's work queue.

Note: If the chargeback is not already assigned, you can assign cases using the Assign Selected To drop down box.

The screenshot shows the 'Chargeback Management' interface. At the top, there are tabs for 'Chargeback Queries' and 'My CB Work Queue'. A dropdown menu for 'My CB Work Queue' is open, showing options: 'Received', 'Decided by Paymentech', 'Pending Paymentech Decision', 'Expired Returned to Merchant (RTM)', and 'Aging Detail'. Another dropdown menu, 'Assign Selected To', is also open, showing options: 'Work Tracker' and 'Auto Assign Rules'. A table of chargeback cases is visible, with columns for Sequence #, Account, Method of Payment, Rea... Code, Due Date, Amount (Presentmen), Currency, Company #, TD/ ALT ID, Case Status Code, Case Status Change Date, and Assigned To. The table contains three rows of data. A 'Jump to row' field is at the bottom left, and a 'Record Count 3' is at the bottom right.

FOLLOW THE STEPS BELOW TO ASSIGN CB CASES TO AN MCA.

- 1 Run the Chargebacks To Be Assigned query (Chargebacks To Be Assigned query is now located under Management Query)

Chargeback Management

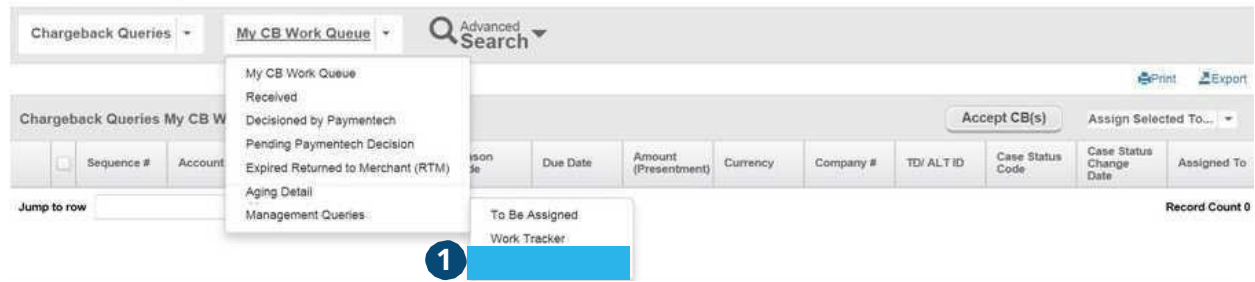
This screenshot is similar to the one above, showing the 'Chargeback Management' interface. The 'My CB Work Queue' dropdown menu is open, showing the same options. The 'Assign Selected To' dropdown menu is also open, showing 'Work Tracker' and 'Auto Assign Rules'. A yellow callout box with a notepad icon contains the text: 'To Be Assigned and the Auto Assign Rules apply to the IQA role only'. The table of chargeback cases is visible, with columns for Sequence #, Account, Method of Payment, Rea... Code, Due Date, Amount (Presentmen), Currency, Company #, TD/ ALT ID, Case Status Code, Case Status Change Date, and Assigned To. The table contains four rows of data. A 'Jump to row' field is at the bottom left, and a 'Record Count 3' is at the bottom right.

- 2 Select the case(s) to be assigned to an MCA by clicking on the box to the left of the case information
IF ALL CASES ON THE LIST ARE TO BE ASSIGNED TO A SINGLE MCA, USE THE ALL CHECKBOX.
- 3 In the Assign Selected To pull down menu, click on the User ID of the MCA to whom you are assigning the case(s)
- 4 A verification box displays allowing you to submit the case assignment or to cancel it if necessary

IQA ROLE – CREATING AUTO-DECISION RULES

The IQA is able to establish automatic rules for both accepting and assigning chargeback cases. This action will insure timely acceptance or distribution of the chargeback cases governed by the rules. To set-up rules, follow the steps below.

Chargeback Management



- 1 Select Auto Assign Rules from the Management Queries

NOTE: The Rules maintenance page will appear if there are existing Rules created.

- 2 To display the Auto Assign Rules maintenance page, click on Create New tab

Chargeback Management



IQA ROLE – CREATING AUTO-DECISION

3 Complete the appropriate fields to establish the rule

Use the + or – sign to add or remove Rule criteria

The screenshot shows the 'Chargeback Management' interface with the 'Auto Assign Rules' tab selected. A table lists existing rules with columns: Rule Name, Action, Description, Priority, Status, Owner, and Created By. Below the table, the 'Create New' button is visible. The 'Rule Name' field is highlighted with a blue box and labeled 4. The 'Rule Description' field contains 'Assign VISA 83'. The 'Criteria' section has two rows: 'MOP' and 'Reason Code', each with a dropdown menu and a '+' sign. The 'Action' field is highlighted with a blue box and labeled 5. The 'Assigned To' section has two fields: 'Filter Options' and 'Filter > Selected Options'. The 'Cancel' and 'Reset' buttons are at the bottom, with the 'Reset' button highlighted with a blue box and labeled 6.

- Rule Name (required)
- If the rule involves a Method of Payment (MOP), select the MOP from the drop down menu on the MOP line. The selected reason codes will populate the field to the left. Multiple MOPs may be selected
- If the rule involves chargeback reason codes, select the codes from the drop down menu on the Reason Code line. The selected MOPs will populate the field to the left. Multiple reason codes may be selected
- If the rule involves an amount range, enter the beginning and ending value in the CB Amount fields
- If the person to whom cases are being auto-assigned has access rights for more than one company, select the appropriate company number(s) from the pull down menu. The field to the left will be populated with the selected number(s)

4 Select the **Active** radio button to activate the rule

5 To apply the rule to **accepting** chargebacks, select the **Accept** radio button **or** to apply the rule to **assigning** chargebacks, select the **Assign** radio button and select the MCA's User ID from the drop down menu. The User ID will populate the field to the right. Use the right or left arrows to add or remove users

IQA ROLE – CREATING AUTO-DECISION RULES, *CONTINUED*

- 6** Click on **Save** to save the rule which will be applied on the next calendar day. The saved rules will display on the Rules Wizard Page. Enter the run priority value for each rule

The run priority of the established rules can be reset by entering the correct order number in the Priority fields and clicking Update. The Cancel button will return the rules to the original priority.

Chargeback Management

Chargeback Queries ▾ Auto Assign Rules ▾

[Print](#) [Export](#)

Chargeback Queries Auto Assign Rules [Create New](#) [Delete Selected](#)

	Rule Name	Action	Description		Status	Owner	Created By
1	Fraud Reason Code	Assign	Assign Visa 63		Active		
2	<input type="checkbox"/> Fraud Reason Code	Accept	Accept Reason Code 37	Update Cancel	Active		

Rule Name: ☒ Active
 Rule Description:
 Criteria: Reason Code ▾ = ▾ 37 ▾ - +
 Action: ☒ Accept ☐ Assign
 Assigned To:

Filter Options

Filter > Selected Options

IQA ROLE – EDITING OR DELETING A RULE

FOLLOW THE STEPS BELOW TO EDIT A RULE:

- 1 To **Edit** an established rule, click on the Rule Name to bring up the maintenance page. Complete the changes to the appropriate fields and Save the changes

FOLLOW THE STEPS BELOW TO DELETE A RULE:

- 2 To **Delete** an established rule, select the box associated to the Rule and click the Delete

Chargeback Management

Chargeback Queries ▾ Auto Assign Rules ▾

Print Export

Chargeback Queries Auto Assign Rules

Create New

1	Rule Name	Action	Description	Priority	Status	Owner	Created By	2
2	Fraud Reason Code	Accept	Accept Reason Code 37	2	Active			

2

Rule Name: ☒ Active

Rule Description:

Criteria:

Action: ☐ Accept ☒ Assign

Assigned To:

Cancel Reset **1**

Sample Rules

FOR AUTO-ASSIGNING:

- All chargebacks between 0.00 and 99.99 to a specific MCA
- All chargebacks for division 99999 to a specific MCA

FOR AUTO-ACCEPTING:

- All chargebacks with reason code XX
- All chargebacks between 0.00 and 25.00

WHEN ENTERING AMOUNTS, DO NOT USE ANY CURRENCY SIGNS


IQA ROLE -ACCEPTING CHARGEBACKS FROM LEVEL 1

If an IQA also has the MCA role assigned to them, the IQA can accept any or all of the cases listed on the Chargebacks To Be Assigned screen. Accepted chargeback cases will be removed from the Chargebacks To Be Assigned queue. A business often has an internal business process that allows them to accept certain cases without review based on such criteria as amount, reason code or status. Follow the steps below to accept a chargeback.


FOLLOW THE STEPS BELOW TO ACCEPT A CASE FROM LEVEL 1:

- 1 Select the case(s) to be accepted by clicking on the checkbox(es) on the left of the screen:

Chargeback Management

Chargeback Queries ▾ To Be Assigned ▾ 

Chargeback Queries To Be Assigned 2 

	<input type="checkbox"/>	Sequence #	Account #	Merchant Order #	Method of Payment	Reason Code	Due Date	Amount (Presentment)	Currency	Company #	TD/ ALT ID	Case Status Code	Case Status Change Date	Assigned To
1	<input type="checkbox"/>				VI	30	11/05/2015		USD			CB_RTM	09/29/2015	
2	<input checked="" type="checkbox"/>				VI	75	11/07/2015		USD			CB_RTM	10/01/2015	
3	<input checked="" type="checkbox"/>				VI	85	11/07/2015		USD			CB_RTM	10/02/2015	
4	<input checked="" type="checkbox"/>				VI	81	11/08/2015		USD			CB_RTM	10/02/2015	
5	<input type="checkbox"/>				VI	30	11/08/2015		USD			CB_RTM	10/12/2015	
6	<input checked="" type="checkbox"/>				MC	37	11/09/2015		USD			CB_RTM	10/02/2015	
7	<input type="checkbox"/>				MC	37	11/09/2015		USD			CB_RTM	10/02/2015	

1

- 2 Click on the Accept Button CB(s) button
- 3 A verification box displays allowing you to submit the Accept CB(s) action or to cancel it if necessary

Confirm

Are you sure, you want to submit?

Cancel

OK

IQA ROLE - ACCEPTING CHARGEBACKS FROM LEVEL 2

If an IQA also has the MCA role assigned to them, the IQA can accept any or all of the cases listed on the Chargebacks To Be Assigned screen. Accepted chargeback cases will be removed from the Chargebacks To Be Assigned queue. The business often has an internal business process that allows them to accept certain cases without review based on such criteria as amount, reason code or status.

FOLLOW THE STEPS BELOW TO ACCEPT A CASE FROM LEVEL 2:

1 Under Available Actions – select Accept Item

The screenshot shows the 'Sequence # 254' case details. The 'Available Actions' dropdown menu is open, showing 'Challenge Item' and 'Assign to...'. The 'Accept Item' option is highlighted. The interface also displays 'Chargeback Information' and 'Original Transaction' details.

Chargeback Information	
Reason Code #: 53 -NOT AS DESCRIBED OR DEFECTIVE	
Account #	541065*****9411
Amount (Settlement)	0.50 (USD)
Merchant Order #	
Initial Chargeback Amount (Settlement)	1.00 (USD)
Transaction Date	
MCC Code	5969
Load More	

Original Transaction	
Amount (Presentment)	3635.58 (USD)
Amount (Settlement)	3635.58 (USD)
Account #	
Transaction Date	11/03/2014
Merchant Order #	
POS Entry Mode	01
Acquirers' Reference #	
Merchant Reference #	
MCC Code	5969
Transaction Type	R
Load More	

2 Click on the Accept Button - A verification box displays allowing you to submit the Accept CB(s) action or to cancel it if necessary

The 'Accept Case' dialog box prompts the user to enter necessary information. It includes a warning about accepting liability and a comment field. The 'Accept Case' button is highlighted.

Accept Case ×

Enter the necessary information below.

By accepting this case, you are removing it from your queue and accepting the liability for this transaction. You may add a comment or, simply click the Accept below.

Comment

1 : 512

[Cancel](#) [Accept Case](#)

WORKING CHARGEBACKS – THE MCA ROLE

MCA OPTIONS

MCAs have the following options available in the chargeback management application:

- Accepting cases
- Challenging cases
- Submitting information upon request
- Running queries

MCA ROLE – ACCESSING DETAILED CHARGEBACK INFORMATION

The Chargeback Work Queue Query is the default screen for an MCA. If there are assigned cases in the work queue, the Level 1 data will be displayed upon login. Select the case to be worked by clicking on the Sequence Number.

After you have reviewed a case and then returned to the Level 1 screen, the sequence numbers of the cases you have looked at will have changed color to help you distinguish between cases you have and have not yet reviewed.

Chargeback Management

Chargeback Queries

My CB Work Queue

Advanced Search

Print

Export

Chargeback Queries My CB Work Queue

Accept CB(s)

Assign Selected To...

	<input type="checkbox"/>	Sequence #	Account #	Merchant Order #	Method of Payment	Rea... Code	Due Date	Amount (Presentment)	Currency	Company #	TD/ ALT ID	Case Status Code	Case Status Change Date	Assigned To
2	<input type="checkbox"/>	51486	402155*****0001	R146-UTF-VRS-CF-PM-VI-	VI	83	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	
3	<input type="checkbox"/>	51505	402155*****0001	R146-UTF-VRS-CF-PM-VI-	VI	41	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	
4	<input type="checkbox"/>	51479	448460*****0012	R146-UTF-VRS-VI-CF-PM-	VI	83	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	
5	<input type="checkbox"/>	51491	448460*****0012	R146-UTF-VRS-VI-CF-PM-	VI	85	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	
6	<input type="checkbox"/>	51503	402155*****0001	R146-UTF-VRS-CF-PM-VI-	VI	41	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	

Jump to row

Go

Refresh

Record Count 6

The Dashboard Information screen will display detailed Level 2 data associated to the Case.

Sequence # 254
Due Date 01/17/2016 (17 day(s) remaining)

CB_RTM - CB RTM
Case Status Date 11/19/2015

Available Actions
Accept Item
Challenge Item
Assign to...

Dashboard

ABC Company
CO#
ABC Company Business Unit
BU#
ABC Company Transaction Division
TD#

Issuer Message

Chargeback Information

Reason Code #: 53 -NOT AS DESCRIBED OR DEFECTIVE
Account # 541065*****9411
Amount (Settlement) 0.50 (USD)
Merchant Order #
Initial Chargeback Amount (Settlement) 1.00 (USD)
Transaction Date
MCC Code 5969

Original Transaction

Authorization

Amount (Presentment) 3635.58 (USD)
Amount (Settlement) 3635.58 (USD)
Account #
Transaction Date 11/03/2014
Merchant Order #
POS Entry Mode 01
Acquirers' Reference #
Merchant Reference #
MCC Code 5969
Transaction Type R

To view additional data related to the Case, click on the Load More links under Chargeback Information or Original Transaction.

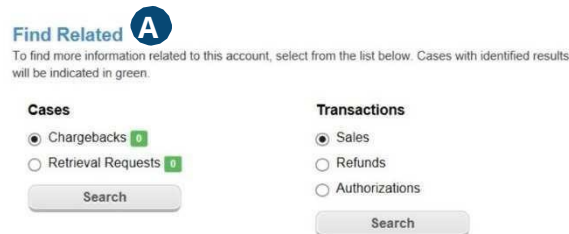
Review the detailed information to aid in making a decision either to accept the chargeback or to challenge it.

MCA ROLE –ACCESSING DETAILED CHARGEBACK INFORMATION, CONTINUED

To assist in the process, the [Find Related](#) section **A** provides links to the Paymentech Online Transaction History application for information on sales, refunds, authorizations, chargebacks and/or retrievals processed by the same company for the same account number. You can also search with the online chargeback management system for additional cases related to the transaction.

The [Event History](#) section **B** displays a reverse chronological record of what actions were taken on the selected chargeback. However, the Event Date column allows you to change the sort by clicking on the drop down arrow to change the order of the sort. You can also reorder the columns by clicking on the Columns drop down.

The + or - sign allow you to expand the Case Status section to see additional comments.



MCA ROLE -VIEWING SUPPORTING DOCUMENTS

To view the supporting documents for the chargeback case, click on the File Name under the Documentation section.

The Documentation section **A** of the screen is displayed with links to any Issuer documents associated with the chargeback case as well as any documents uploaded by you during a Challenge or Submit Info action. The Uploaded By column will display either the business or the Issuer to denote who uploaded any supporting documentation.

A
Documentation

	File Name	Uploaded By	Date Created ↓
1	Sample_31.TIF	Merchant	10/24/2013

Event History

	Case Status	Event Date ↓	User Id
1	CB_REP CB Represented	10/24/2013	
Status Date: Thu Oct 24 13:39:20 EDT 2013 Message/Comment: this chargeback has been represented and your account has been credited.			
2	CB_CLG CB Challenged	10/24/2013	

Find Related
 To find more information related to this account, select from the list below. Cases with identified results will be indicated in green.

Cases

- ☒ Chargebacks 6
- ☐ Retrieval Requests 0

Transactions

- ☒ Sales
- ☐ Refunds
- ☐ Authorizations

The document will open in a separate browser window for viewing. To verify that your uploaded document is correct, click on the icon in front of the file name. If the document is incorrect and or if it cannot be viewed or opened, check to make sure it is a format type accepted by Merchant Services.

MCA ROLE -ACCEPTING A CHARGEBACK

To accept a chargeback, select Accept Item from the Available Actions drop down menu.

Available Actions...

Accept Item

Challenge Item

The Accept Case screen will be displayed. As indicated on the screen, acceptance of the case removes it from your work queue. The liability of a transaction is yours as a result of case acceptance. The details of the case will be retained and can be viewed by doing a search query on the account number, case ID or sequence number, among other parameters.

Accept Case

Enter the necessary information below.

By accepting this case, you are removing it from your queue and accepting the liability for this transaction. You may add a comment or, simply click the Accept below.

Comment

1 : 512

Cancel

Accept Case

Comments, if any, may be entered in the Comments field prior to selecting the Accept Case button. A Cancel button is available in the event it is needed.

Comments entered in the Comment Section of the Decision Screen will not go to the Issuers.

Comments are limited to 512 characters. If over the limit, a message will display. This indicates the comment must be shortened. Only Merchant Services will be able to view these comments. All uploaded documents will go to the Issuer.

Cut and pasted comments will be truncated and a message will be displayed.

Once you have Accepted the case, a Success Button **A** will appear at the top of the Level 1 screen. The Level 2 screen will remain open on the case you Accepted.

Chargeback Queries My CB Work Queue

A

Success

Accept CB(s)

Assign Selected To...

	<input type="checkbox"/>	Sequence #	Account #	Merchant Order #	Method of Payment	Event Code	Due Date	Amount (Presenter)	Currency	Company #	TD/ ALT ID	Case Status Code	Case Status Change Date	Assigned To
1	<input type="checkbox"/>	51496	402155*****0001	R146-UTF-VRS-CF-PM-VI-	VI	83	02/01/20...	50.00	USD	182232	182234	CB_RTM	01/04/20...	
2	<input type="checkbox"/>	51486	402155*****0001	R146-UTF-VRS-CF-PM-VI-	VI	83	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	
3	<input type="checkbox"/>	51505	402155*****0001	R146-UTF-VRS-CF-PM-VI-	VI	41	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	
4	<input type="checkbox"/>	51479	448460*****0012	R146-UTF-VRS-VI-CF-PM-	VI	83	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	
5	<input type="checkbox"/>	51491	448460*****0012	R146-UTF-VRS-VI-CF-PM-	VI	85	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	
6	<input type="checkbox"/>	51503	402155*****0001	R146-UTF-VRS-CF-PM-VI-	VI	41	02/01/20...	50.00	USD	182232	182235	CB_RTM	01/04/20...	

Jump to row

Go

Refresh

Record Count 6

MCA ROLE - CHALLENGING A CHARGEBACK

To challenge a chargeback, you must be viewing the Level 2 data Chargeback Information screen. Follow the steps below:

Available Actions...

Accept Item
Challenge Item

1 Scan the documentation, if necessary, that supports the challenge decision

2 Select Challenge Item from the Available Actions drop down menu to access the Challenge Case screen

3 Add any comment(s) to support the challenge

4 Use the Browse button to locate the document to be uploaded:

- Do not upload any password protected documents as they cannot be opened or sent to the issuing bank
- File names may only contain:
 - Letters A through Z (uppercase and lowercase permitted)
 - Numbers 0-9
 - Dash (-)
 - Underscore (_)
 - Period (.)
 - File name length of 220 Characters or less
 - We recommend no space or special characters
- The ending of the file, which indicates the type of file format, should not be changed. It should remain as system generated, if you change this you run the risk that your document will not be sent back to the card holder

Challenge Case

Enter the necessary information below.

To submit this case to Chase Paymentech for possible respresentation, it is recommended that you add a document and then click submit

Comment

Comments entered in this section will not go to the issuers. Only Chase Paymentech will be able to view.

1 : 512

Upload Document

Certain user actions indicated below may cause a decline of a challenged chargeback. Please refer to the Online Chargeback Management Guide for further detail:

- Renaming file from its original extension (may cause data integrity issues)
- Uploading color images
- Uploading password protected or otherwise secure documents

As a result of recent MasterCard changes, up to 10 documents may be uploaded with a maximum total upload of 18 pages.

Browse...

Remove

Cancel

Clear

Submit

MCA ROLE - CHALLENGING A CHARGEBACK, *CONTINUED*

See System Requirements and Supporting Documentation Format section for Documentation formats and size

- Image files should be sent in black and white. Color files do not always transmit correctly, leaving images blurred and illegible. Illegible files can be declined by the card brands

MASTERCARD® HAS A MAXIMUM PAGE LIMITATION OF 18 PAGES FOR CHARGEBACKS AND 4 PAGES FOR RETRIEVAL REQUESTS.

- 5 Select Open to upload the document into the Chargeback Management application
- 6 Continue to upload any additional documents. A maximum of 10 documents can be uploaded
- 7 Click on Submit
- 8 A verification box displays allowing you to submit the challenged case or to cancel the action, if necessary

ONCE THE CHALLENGE IS SUBMITTED, A SUCCESS BUTTON WILL APPEAR AND WILL MOVE THE USER BACK TO THE LEVEL 1 SCREEN.

- 9 Verify the uploaded document(s) can be viewed and opened and the information is appropriate

Once the screen is refreshed, this action removes the case from the MCA's Work Queue and notifies the chargeback analyst of the challenge. The challenge action and any merchant comments are added to the Event History for the case.

MCA ROLE -SUBMIT INFO

On occasion, your Merchant Services Chargeback Analyst requires additional information before they can decision a chargeback case. These requests will appear in your work queue.

Follow the steps below to respond to a Submit Info request:

STEP	ACTION
1	Gather the requested information
2	Scan any documents, if needed, for the response
3	<div> On the Level 2 Data screen, select Submit Info from the Available Actions pull down menu to display the Submit Requested Info screen </div> <div> <div>Available Actions...</div> <div>Accept Item</div> <div>Submit CB Info</div> </div>
4	Add response comments
5	Use the Browse button to locate the document(s) to be uploaded, if applicable
6	Select Open to upload the document into the Chargeback Management application
7	Click on Submit Case
8	Verify the uploaded document can be opened and viewed and that it contains the correct information

MCA ROLE - SUBMIT INFO, *CONTINUED*

Once the requested information is submitted, the user is returned to the Level 1 level screen, however Level 2 Case information will remain open.

Uploaded documents, comments and the status code change will be indicated in the Event History section on the Level 2 data screen.

Submit Requested Info
Enter the necessary information below.

To submit the requested information to Chase Paymentech add a document, and/or a comment and then click submit. You must add either a document or a comment to submit this case.

Comment

Upload Document

As a result of recent VISA changes, there is a maximum total file size limitation of 10MB for all documents uploaded.

Browse...

Remove

Cancel

Clear

Submit

1 : 512

CHARGEBACK QUERIES

QUERY MENU

The chargeback management application provides you with a number of query options. Details on Chargeback and Advanced search are found below:

QUERY	DESCRIPTION
My CB Work Queue	Log on default query. For MCAs: List of all chargeback cases that have been assigned to the MCA
Received	List of all chargeback cases received
CBs Decided by Paymentech	List of all chargeback cases on which Chase Merchant Services has reached a decision
Pending Paymentech Decision	List of all chargebacks currently awaiting a decision by Chase Merchant Services
Expired Returned to Merchant (RTM)	List of all returned to merchant chargeback cases with expired timeframes
Aging Detail	Listing of cases by due date including the number of days remaining to challenge
Management Queries	Contains sub-queries FOR IQAs: To Be Assigned and Auto Assign Rules. Work Tracker available for all roles.

CHARGEBACK SEARCH QUERIES

The [Advance Chargeback Search](#) is used to perform a search for a particular chargeback transaction by date or amount or for a group of like transactions, such as all transactions within a date range or within an amount range or with a particular status code.

Chargeback Management

Chargeback Queries ▾

My CB Work Queue ▾

Advanced Search ▾

Print

Export

Search Criteria ▾

Sequence #

Merchant Order #

Digital Token Method

-Select-

▾

Due Date

to

Case Status Change Date

Sep

2015

Su

Mo

Tu

We

Th

Fr

Sa

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

29

30

to

Account #

Company #

Assigned To: (Merchant)

-Select-

▾

Case Status

-Select-

▾

Additional Search Criteria ▸

Search

Reset

Additional Search Criteria ▾

Chargeback Amount

to

Currency

-Select-

▾

Merchant Reference #

Association Case #

Initiated Date

to

TD #

Chargeback Cycle

Method of Payment

-Select-

▾

Ticket #

Reason Code

-Select-

▾

Acquirers Reference #

Search

Reset

For Debit Queries - the Trace Number and PNS # field has been added under Advanced Search

CHARGEBACK SEARCH SCREEN AND FIELD DEFINITIONS

FIELD	DESCRIPTION
Sequence #	Sequence Number – unique number assigned by Merchant Services that identifies the transaction in Commerce Solution’s internal system. Input one or more, separated by commas
Merchant Order #	Order number assigned by the merchant and submitted to Merchant Services with the original transaction record. Input one or more, separated by commas
Digital Token Method	Replaces Account Number based on Merchant processing
Due Date (to/from)	Date by which challenge to an item (if any) must be received by Merchant Services
Case Status Change Date (to/from)	Most recent date on which an action was taken that changed the Status Code on the chargeback case

CHARGEBACK SEARCH SCREEN AND FIELD DEFINITIONS, *CONTINUED*

FIELD	DESCRIPTION
Account #	Credit card number. Input one or more, separated by commas
Company #	Number assigned to Merchant
Assigned To (Merchant)	Paymentech Online User ID of the Merchant CB Analyst. Input one or more, separated by commas. Selecting users from the dropdown will enter them into the criteria box for you
Case Status	Predefined status for a chargeback case representing an action taken. A drop down menu is provided of all possible statuses. Input one or more, separated by commas. Selecting statuses from the dropdown will enter them into the criteria box for you
Chargeback Amount	Amount of chargeback in Presentment currency. Enter a single amount or a range of amounts
Currency	Currency Code of Presentment amount. Select one or more currency codes from the drop down menu
Merchant Refer #	The rolling sequential identifier assigned by Chase Merchant Services and embedded in the ARN
Association Case #	Case number assigned to this chargeback item by the card association. Examples are VISA and PayPal

CHARGEBACK SEARCH SCREEN AND FIEL DEFINITIONS, *CONTINUED*

FIELD	DESCRIPTION
Initiated Date	Date the chargeback was initiated by the Issuer. Enter a single date or date range
TD	Transaction Division which chargeback applies
Chargeback Cycle	Denotes first or second chargeback
Method of Payment	Method in which the payment was applied for the transaction. Visa, MC, DI, etc.
Ticket #	Unique field for the Airline Industry to search by Ticket #
Reason Code	The code applied to the Chargeback as specified by the Payment Brands
Acquirers Reference #	The rolling sequential identifier assigned by Merchant Services and embedded in the ARN
Association Case #	23-digit reference number assigned to the transaction by Merchant Services for Issuers and Acquirers to use in identifying the transaction
Trace #	A number assigned by the debit network associated to a transaction
PNS Merchant #	A payment processing number assigned to a merchant during boarding

RUNNING ADVANCE CHARGEBACK SEARCH QUERIES

FOLLOW THE STEPS BELOW TO RUN AN ADVANCE SEARCH QUERY:

- 1 Click on **Advanced Search** dropdown menu to display the Chargeback Search screen
Reset button allows you to clear information entered in the fields for the search
- 2 Enter the information in one or more fields to help narrow and define your query results
- 3 Click on Search
- 4 The query results will be displayed as Level 1 data

NOTE: To perform a new search, click on the Reset button to remove data from prior search criteria.

Chargeback Management

Chargeback Queries ▾ My CB Work Queue ▾ **1**

Print Export

Search Criteria - 2

Sequence #

Merchant Order #

Digital Token Method ▾

Due Date to

Case Status Change Date to

Account #

Company #

Assigned To: (Merchant) ▾

Case Status ▾

Additional Search Criteria ▶

3

Search

Reset

RUNNING ADVANCE CHARGEBACK SEARCH QUERIES – USING ADDITIONAL SEARCH CRITERIA

The **Advanced Search** option provides many more parameters to use in narrowing your search.

- 1 Click on **Advanced Search** dropdown menu to display the Chargeback Search screen and select **Additional Search Criteria**

The Reset button allows you to clear information entered in the fields for the search

- 2 Enter the information in one or more fields to help narrow and define your query results
- 3 Click on Search
- 4 The query results will be displayed as Level 1 data

1

Chargeback Amount to

2 Currency

Merchant Reference #

Association Case #

Initiated Date to

TD #

Chargeback Cycle

Method of Payment

Ticket #

Reason Code

Acquirers Reference #

Search 3

Reset

CHARGEBACK WORK TRACKER

WORK TRACKER

The Work Tracker Queue allows the user to input specific data to display chargebacks that have been worked on or responded to with a specific time period in the current day.

Chargeback Management

The screenshot shows the 'Chargeback Management' interface. At the top, there are two dropdown menus: 'Chargeback Queries' and 'Received'. The 'Received' dropdown is open, showing a list of options: 'My CB Work Queue', 'Received', 'Decisioned by Paymentech', 'Pending Paymentech Decision', 'Expired Returned to Merchant (RTM)', and 'Aging Detail'. The 'Received' option is highlighted in blue. Below the dropdown, there is a table with columns: 'Sequence #', 'Account', 'Reason Code', and 'Due Date'. The table shows four rows of data. The first row has '1' in the 'Sequence #' column and '11' in the 'Account' column. The second row has '2' in the 'Sequence #' column and '11' in the 'Account' column. The third row has '3' in the 'Sequence #' column and 'MC' in the 'Account' column. The fourth row has '4' in the 'Sequence #' column and 'VI' in the 'Account' column. The 'Reason Code' column shows '37' for the first row and '85' for the second row. The 'Due Date' column shows '11/14/2015' for the first row. There is also a 'Print' button and an 'Export' button in the top right corner.

Input the criteria you would like applied to the query.

Chargeback Management


The screenshot shows the 'Chargeback Management' interface with the 'Work Tracker' dropdown selected. Below the dropdown, there is a 'Search Criteria' section. It contains several input fields: 'User Name*' (with a dropdown menu), 'Reason Code' (with a dropdown menu), 'Action' (with a dropdown menu), 'Case Status' (with a dropdown menu), and 'Decision Date & Time*' (with two date input fields and a 'to' label). There is a 'Search' button and a 'Reset' button. At the bottom, there is a 'Chargeback Queries Work Tracker' section with an 'Accept CB(s)' button and an 'Assign Selected To...' dropdown menu.



CHARGEBACK WORK TRACKER, *CONTINUED*

FIELD	DESCRIPTION
User Name	<p>The name of the person who Decisioned the case, not the person it is/was assigned to, multiple selections may be made.</p> <p>This is a required field (MCA user names will auto-populate when they utilize this query, they will not have the drop down menu)</p>
Decision Start	<p>Start Date and time (if applicable) that the cases were decisioned. If no time is provided, a time of 12:00:00 am is assumed.</p> <p>This is a required field</p>
Decision End	<p>Ending Date and time (if applicable) that cases were decisioned. If no time is provided, a time of 11:59:59 pm is assumed.</p> <p>This is a required field</p>
Reason Code	Standard list of reason codes
Action(s)	Either Accepted or Challenged
Case Status	Write in the appropriate Case Status Code that you are searching for

CHARGEBACK WORK TRACKER, *CONTINUED*

Chargeback Management

Chargeback Queries ▾ Work Tracker ▾  Advanced Search ▾

Search Criteria ▾

User Name*	<input type="text"/>	Reason Code	<input type="text"/>
	<input type="text" value="-Select-"/>		<input type="text" value="-Select-"/>
Action	<input type="text"/>	Case Status	<input type="text"/>
	<input type="text" value="-Select-"/>		<input type="text" value="-Select-"/>
Decision Date & Time*	<input type="text"/>	to	<input type="text"/>

Chargeback Queries Work Tracker

When you have entered all of the information to narrow down your search, select the “Search” button.

When doing a query, it is possible that a chargeback worked during the specified time period could change multiple times during the time period.

Example: When searching on “aname”, you can see that “aname” accepted a chargeback at 9 am even though “mmouse” challenged it at 2 pm.

CHARGEBACK WORK TRACKER, *CONTINUED*

SEARCH RESULTS

From this query, you are able to review what was worked on and adjust as needed (as long as no actions have been taken by Merchant Services on the case), though you can work on cases from this query, it is not recommended. Only cases that have been worked on by an MCA will be selected to display in this query. The query will not track case assignment.

Chargeback Management

Chargeback Queries

Work Tracker

Advanced Search

Search Criteria

User Name*

-Select-

Reason Code

-Select-

Action

-Select-

Case Status

-Select-

Decision Date & Time*

to

Search

Reset

Chargeback Queries Work Tracker

Accept CB(s)

Assign Selected To...

		Sequence #	Account #	Merchant Order #	Method of Payment	Reason Code	Due Date	Amount (Presentment)	Currency	Company #	TD/ ALT ID	Case Status Code	Case Status Change Date	Assigned To
1	<input type="checkbox"/>	190	442756*****8383		VI	75	06/09/2010	12.99	USD			CB_RAC	02/14/2016	
2	<input type="checkbox"/>	191	480213*****9700		VI	75	06/14/2010	110.03	USD			CB_RAC	02/14/2016	
3	<input type="checkbox"/>	191	448946*****6298		VI	81	10/20/2012	1622.11	USD			CB_INS	10/05/2015	
4	<input type="checkbox"/>	191	426208*****0499		VI	81	10/20/2012	200.00	USD			CB_INS	10/05/2015	

IQAs will have access to view all users when utilizing this feature. MCAs will have access to their own user name only.

DEBIT CHARGEBACKS

OVERVIEW

Similar to a credit chargeback, a debit chargeback is the reversal of a transaction that arises from a processing technicality, a customer dispute, fraudulent activity, or is a violation of a debit network rule or regulation for which a specific reason code has been established. Commerce Solution works as your partner to help manage and process the debit chargebacks you receive. A dedicated chargeback analyst is assigned to your company when you first start sending us files. In this way, the analyst becomes familiar with your company and you have a specific person to contact when necessary.

The debit networks regulate the processing of charged back transactions through their list of reason codes and processing timeframes. They also dictate the number of times a chargeback can be represented to the Issuer. It is important to note, that any debit chargeback initiated by the Client cannot be represented. **Only Issuer initiated debit chargebacks can be challenged and represented.**

Detailed reporting is available on the Debit Adjustment Detail (PDE-0036) report. The financial net impact of debit chargeback activity is also included on your Deposit Activity Summary (FIN-0010) and any associated charges and processing fees are found on the Service Charge Detail (FIN-0011).

A sample and field definitions for this report can be found in Appendix B.

Chargebacks received from the debit networks fall into two categories:

- Technical
- Customer Dispute

Technical Chargebacks are initiated by the Issuer for authorization or processing related reasons with no cardholder participation, such as:

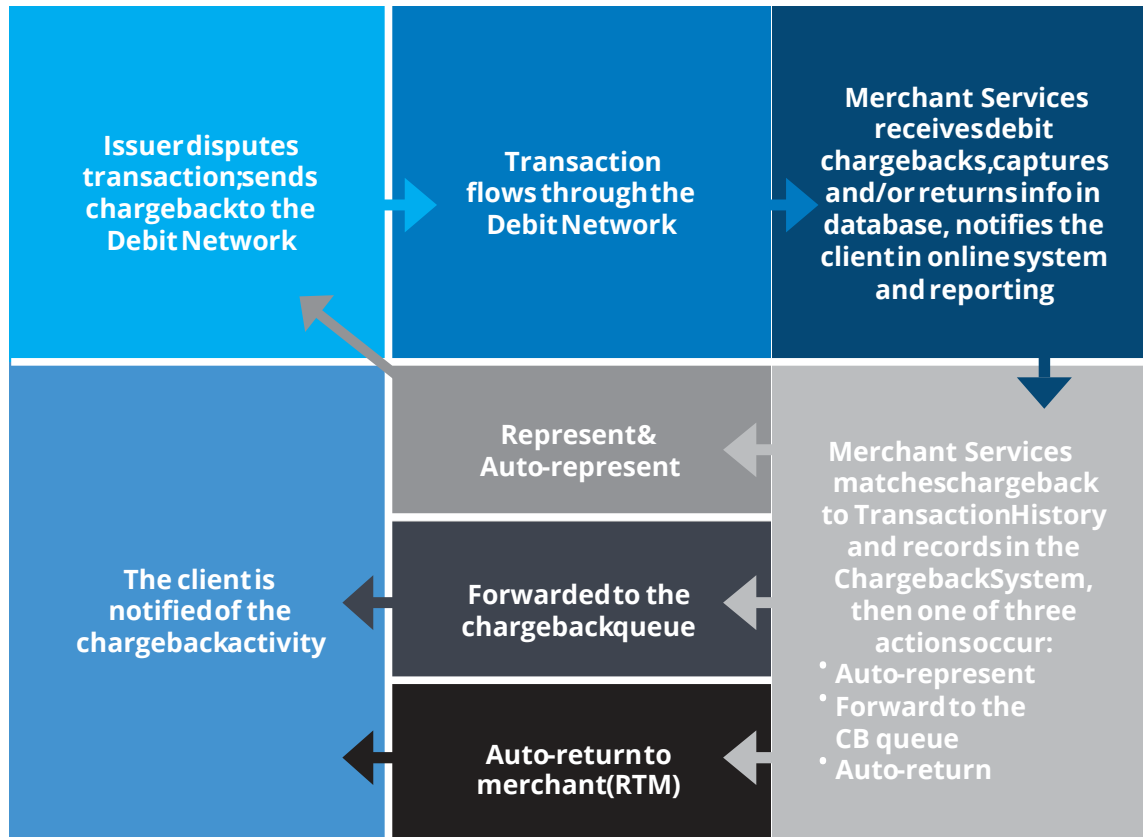
- Information requested in a retrieval request was not received or was illegible or invalid
- Authorization number is missing or has been declined
- Invalid account number was used
- Late presentment of the original transaction
- Duplicate transactions

Customer Dispute Chargebacks result when a cardholder refuses to accept responsibility for a charge appearing on their card billing statement. The cardholder contacts the Issuer indicating that they:

- Are disputing a specific charge for specific reasons (such as ordered merchandise or a service was never received, the product or service was not what was originally described, or the purchase was not authorized by the cardholder), and
- Have attempted to resolve the situation with the client (unless fraud). Once the debit network has been contacted and received any required documents, the debit network credits the cardholder's account and electronically submits the chargeback transaction bearing a specific reason code to Merchant Services.

TECHNICAL DEBIT CHARGEBACK WORKFLOW

Below is an illustration of the work flow for a technical debit chargeback:



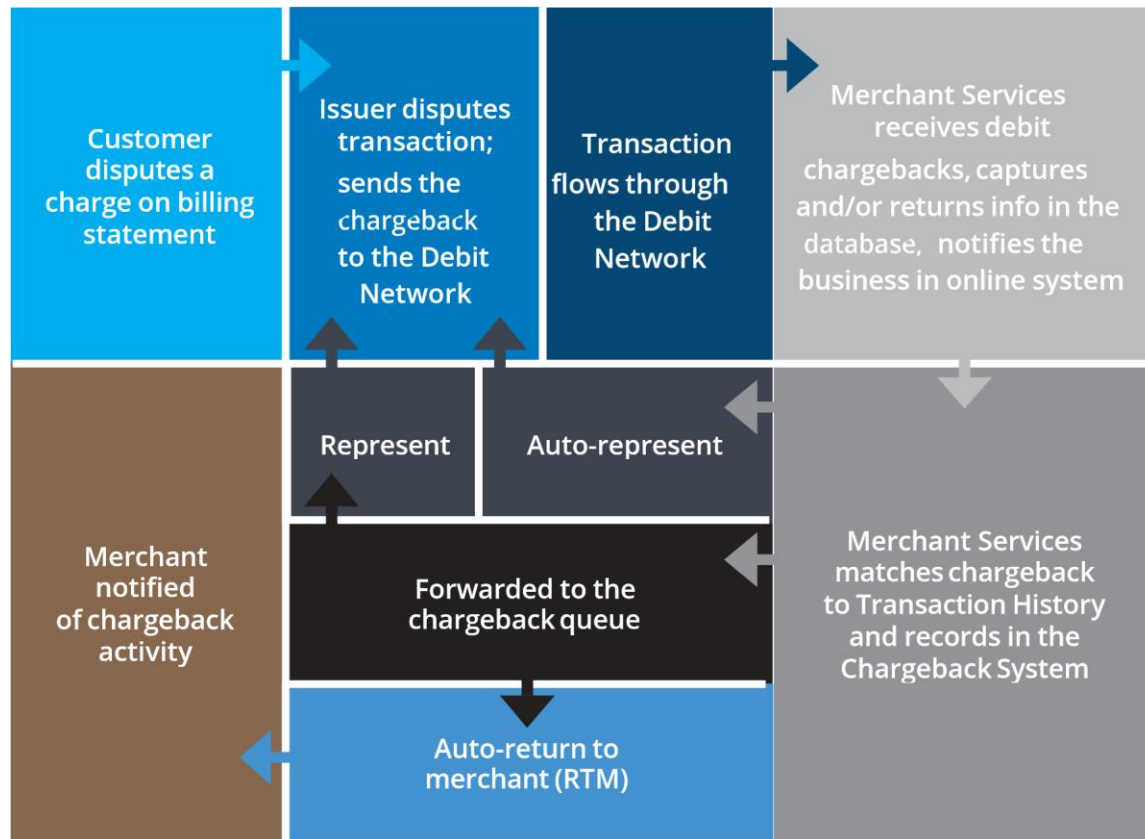
TECHNICAL DEBIT CHARGEBACK WORK FLOW (CONTINUED)

Below is a discussion of the work flow for a technical debit chargeback:

STEP	ACTION
1	Issuer disputes transaction for processing or authorization reasons and initiates a chargeback electronically and sends to the debit network
2	Chargeback flows through the debit network
3	Merchant Services receives the chargeback electronically
4	Chargeback transaction is compared to the original sale transaction information stored in our Transaction History database
5	If information to support representment is located, this information is attached to the chargeback transaction which is then returned or represented to the Issuer
	OR
	If information is found that the transaction is not valid, the chargeback is auto-returned to the merchant
	OR
	If insufficient information to support representment is found, the chargeback transaction is forwarded to your assigned analyst for further analysis
6	Debit Adjustment Activity (PDE-0036) report is generated showing all chargeback activity for the reporting period, and a case is opened in the online chargeback management system for the item

CUSTOMER DISPUTE DEBIT CHARGEBACK WORK FLOW

Below is an illustration of the work flow for a customer dispute chargeback:



CUSTOMER DISPUTE DEBIT CHARGEBACK WORK FLOW, *CONTINUED*

Below is a discussion of the workflow for a customer dispute chargeback:

STEP	ACTION
1	Customer disputes a transaction on their billing statement
2	Issuer obtains appropriate paperwork from customer
3	Issuer initiates an electronic chargeback and forwards paperwork to Debit Network
4	Chargeback flows through the Debit Network
5	Chase Merchant Services receives the chargeback and appropriate Issuer documentation
6	Chargeback transaction is compared to the original sale transaction information stored in our Transaction History database
7	If information to support representment is located, this information is attached to the chargeback transaction which is then returned or represented to the Issuer
	OR
	If insufficient information to support representment is found, the chargeback transaction is forwarded to your assigned analyst for further analysis
8	Debit Adjustment Detail (PDE-0036) Report is generated showing all chargeback activity for the reporting period, and a case is opened in the online chargeback management system for the item

RETURN TO MERCHANT WORK FLOW

When Merchant Services has insufficient information to represent a chargeback, it is sent to your chargeback analyst. Your analyst will research to determine if the chargeback can be represented. If there is no support for representment, the chargeback is returned to the merchant.

Recourse

When you decide to request recourse for (or challenge) a chargeback that has been returned to you, Merchant Services recommends the following

Prior to responding ...

- Note the “Due Date” which is located near the top of the Chargeback Document. Merchant Services must receive the recourse request by that date in order to be considered for possible representment
- Read the recommendations by reason code in the **Chargeback Reason Code Reference Guide** and the Chargeback Analyst’s comments that appear online in the Chargeback Management application
- Make note of the reason code to determine if you have the appropriate supporting documentation to send with the recourse request

Then...

- Upload clear and legible copies of the supporting documentation in an acceptable file format See System Requirements and Supporting Documentation Format section for Documentation formats and size

Add any comments that may assist the Chargeback Analyst (512 character limit).

These comments are only viewable by you and Merchant Services. They will not go out to the Issuer or debit network. If your comments need to be sent to the Issuer or debit network, please scan or upload them.

To ensure successful uploads, all files uploaded to the chargeback system must conform to the following standards:

- File names may only contain:
 - A through Z (uppercase and lowercase permitted)
 - 0 through 9 ○ Dash (-) ○ Underscore (_)
 - File name length including path of 220 characters or less

Attempts to upload files that fall outside of these parameters will result in an error message.

(Refer to the Using the Chargeback Management Application section of this document for additional information on the procedure for challenging a returned to merchant chargeback)

Recourse Denied (Issuer Initiated Chargebacks Only)

It is recommended that Clients query for any denied recourse requests on a daily basis because they do not show up on the PDE-0036 report. The recourse cases may have been denied because the supporting documentation was not valid or adequate or the Merchant Services Chargeback Analyst may need more information or an explanation in order to represent the case.

To do this, the user selects “Advanced Search” then enters the following data for these fields:

Case Status Change Date: Yesterday’s date

Case Status: CB_RCD, CB_DRE, 2C_RCD

Second Chargeback Notes

All debit networks do not allow for a 2nd chargeback. There are no second chargeback rights for debit chargebacks.

If cardholder continues to dispute a transaction by not accepting the representment for a debit chargeback....

- An incoming pre-arbitration from the debit network replaces a second chargeback
- A form is sent to the client for further information
- We accept or decline the chargeback based on validity of the client’s documentation

NOTE: If no response is received by the due date the pre-arbitration will be accepted and no further recourse will be allowed. This is to avoid arbitration fees being assessed.

(See Exception Processing section for further detail)

Merchant Initiated Debit Adjustments within CBIS

Purpose of the Report:

Merchants can now input debit adjustments themselves instead of either calling the help desk or contacting their Relationship manager. This report aims to instruct merchants why they would issue a debit adjustment and how to navigate the user interface (UI), issue these adjustments, and define common terms used when referencing debit adjustments.

Common Reasons Why Merchants Issue Debit Adjustments

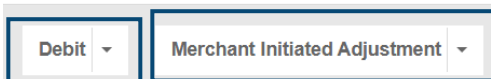
- Accidentally processed a transaction twice
- Initiate a return adjustment
- Recover funds for a valid sale that did not settle (a.k.a. Rekeys)
- Terminal issues

How to Navigate the Merchant Initiated Adjustments UI

- 1 Log into CBIS
- 2 Navigate to **Chargeback Management**
- 3 Select drop-down tab directly underneath the **Chargeback Management** header and select **Debit** from submenu refer to **Figure 1**
- 4 Dropdown to the right of the Debit tab will update to reflect debit functions. Select **Merchant Initiated Adjustment** from dropdown menu refer to **Figure 1**

Figure 1:

Chargeback Management



The screenshot shows the 'Chargeback Management' header. Below it, there are two dropdown menus. The first dropdown menu is labeled 'Debit' and has a downward arrow. The second dropdown menu is labeled 'Merchant Initiated Adjustment' and also has a downward arrow. Both dropdown menus are highlighted with a blue border.

Debit Adjustment

Notes:

- Columns that are marked with * are mandatory!
- Double click on record to update the details.

<div> Add Upload Submit Clear Download Debit Adjustment Template </div>								
Adjustment Type *	PNS Merchant # *	Trace # *	Gateway *	Adjustment Amt *	Cardholder # *	Debit/ Credit Flag *	Transaction Date	

No Debit Adjustment record added!

Definition of Columns and Their Functions

The following section describes the various data elements required to process an adjustment within the Merchant Initiated Adjustments UI. Refer to **Figure 2** for the columns and their definitions:

Add	This button enables the fields in the application to add the information required to process an adjustment.
Upload	This button utilizes the Downloadable Debit Adjustment Template that is available on the right-hand side of the menu to populate adjustments into the application.
Submit	This button takes all the data input into the application and processes each row as an adjustment. It will also alert merchants of the number of successful adjustments issued and the rows that had exceptions.
Clear	This button removes all data within the application.
Export	This button allows merchants the option to export a copy of the adjustments submitted for their records. It only appears after the Submit button is clicked.

Figure 2

Chargeback Management

Debit ▼

Merchant Initiated Adjustment ▼

Debit Adjustment

Notes:

- Columns that are marked with * are mandatory!
- Double click on record to update the details.

Add Upload Submit Clear Export

Adjustment Type *	PNS Merchant # *	Trace # *	Gateway *
-------------------	------------------	-----------	-----------

Definition of Information Fields

The following section describes the various data elements required to process an adjustment within the Merchant Initiated Adjustments User Interface (UI). Refer to **Figure 3** for the columns and their definitions:

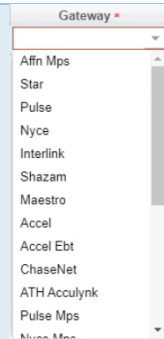
Figure 3

Chargeback Management

The screenshot shows the 'Debit Adjustment' form in the 'Chargeback Management' section. At the top, there are tabs for 'Debit' and 'Merchant Initiated Adjustment'. Below the tabs, there are buttons for 'Add', 'Upload', 'Submit', and 'Clear'. A link 'Download Debit Adjustment Template' is also present. The form itself is a table with the following columns: 'Adjustment Type', 'PNS Merchant #', 'Trace #', 'Gateway', 'Adjustment Amt', 'Cardholder #', 'Debit/ Credit Flag', and 'Transaction Date'. The first row is pre-filled with 'Adjustment' in the 'Adjustment Type' column. Below the table, there are 'Save' and 'Cancel' buttons.

Notes:

- Columns that are marked with * are mandatory
- Double click on record to update the details.

Adjustment Type	<p>There are two options available:</p> <ul style="list-style-type: none"> Adjustment – A correction of either a sale or refund Adjustment Reversal – An adjustment to correct a previously submitted and processed adjustment (this action can only be taken within 10 business days of the original Adjustment request)
PNS Merchant	A unique numerical identifier for an individual merchant location. This number is different than the transaction division number (a.k.a. TD#) and is only applicable for debit card transactions
Trace #	Also known as the Authorization Reference Number in the transaction detail page in the Customer Service Tool. In Transaction History, it is the trace number located in the Auth Info section of the Authorization or Deposit record. This number is crucial in identifying a specific debit transaction.
Gateway	<p>These are the debit payment network that the transaction was processed under. These can be selected from the drop down</p> 
Adjustment Amt	This is the dollar amount that the merchants are requesting to either debit or credit the cardholder. This should be input as numeric with two decimal places.
Cardholder #	This is the debit card account number (Primary Account Number – PAN). The entry can be either the full, untokenized debit card account number or the first six digits and the last four digits- example: 1234567890123456; 1234563456
Debit/Credit Flag	<p>There are two options available:</p> <ul style="list-style-type: none"> Debit the Cardholder – This option debits funds from the cardholder Credit the Cardholder – This option credits funds to the cardholder
Transaction Date	This field is optional. It is the original date of when the transaction took place, if available.

How to Process An Adjustment Using the Merchant Initiated Adjustment UI

- 1 Select **Add** icon to enable the fields required to process an adjustment.
- 2 Input data requirement with the appropriate information previously defined above. All fields with red asterisks are required.
- 3 Select the **Save** icon that appears below the row to lock data. If saved fields need to be edited double-click the desired field, modify the data and select save.
- 4 If only one adjustment is needed, move onto to step 5. If more adjustments are needed repeats steps 1-3.
- 5 Once all desired rows have been completed select **Submit** icon. Adjustments that were successfully processed will appear as well as any exceptions that occurred.
- 6 After selecting the **Submit**, an **Export** icon will appear. Select **Export** to download all adjustments processed (optional)

How to Process An Adjustment Using the Downloadable Debit Adjustment Template

- 1 Select **Download Debit Adjustment Template** hyperlink on the right-side of the table.
- 2 Downloaded Excel file.
- 3 Input data starting from row 2. The data required is identical to the information provided above.
- 4 All information in this table is required with the exception of the transaction date.
- 5 Once all the desired rows have been inputted, save file. The file can follow any naming convention desired but each file must be unique
- 6 Navigate back to the **Merchant Initiated Adjustments** in CBIS UI
- 7 Select **Upload** icon. A pop window will appear select saved file and select **Open**.
- 8 Adjustments will populate in CBIS UI.
- 9 Select **Submit** icon. Adjustments that were successfully processed will appear as well as any exceptions that occurred
- 10 After selecting the **Submit**, an **Export** icon will appear. Select **Export** to download all adjustments processed (optional)

Debit Adjustment

Notes:

- Columns that are marked with * are mandatory!
- Double click on record to update the details.

Add	Upload	Submit	Clear	Download Debit Adjustment Template				
Adjustment Type *	PNS Merchant # *	Trace # *	Gateway *	Adjustment Amt *	Cardholder # *	Debit/ Credit Flag *	Transaction Date	

No Debit Adjustment record added!

Common Terms Used with association of Debit Adjustments

MOP/Gateway/Network	<p>MOP is the debit <i>Method of Payment</i></p> <ul style="list-style-type: none"> Examples: IL, SP, MT etc... <p>Network is an electronic system that permits several types of financial transactions</p> <ul style="list-style-type: none"> Examples: Accel, ChaseNet, Interlink, Maestro, NYCE, Pulse, Star etc... <p>Gateway is the debit payment network that the transaction are processed under</p> <ul style="list-style-type: none"> Examples: SAUPUL, SAUMDS, SAUEBT. <p>These terms are interchangeable as they are means to identify how the transaction was originally processed.</p>
Rekey	<p>A merchant requested adjustment to settle a transaction for the intended amount. This occurs to recover funds for a transaction that did not settle properly at the time of sale</p>

QUERY RESULT SCREEN COMPONENTS

LEVEL 1 DATA - FUNCTIONAL COMPONENTS

Similar to Credit queries, Debit queries run by either the IQA or MCA will result in Level 1 data being displayed if there is data for the query selected.

Chargeback Management

Debit Queries ▾

My Debit Work Queue ▾

Advanced Search ▾

Print

Export

Debit Queries My Debit Work Queue

Accept CB(s)

Assign Selected To... ▾

	<input type="checkbox"/>	Sequence #	Account #	Initiated by	Merchant Order #	Method of Payment	Re... Code	Due Date	Amount (Presentm...	Curren...	TD/ALT ID	Trace #	Case Status Code	Case Status Change Date	Assig... To	Comp... #
1	<input type="checkbox"/>	51544	930930*****1746	Merchant	R146-UTF-VRS-CF-DB-...	NY	A04	01/14/2...	11.99	USD	182234	38002104	CB_RTM	01/05/2...		182232
2	<input type="checkbox"/>	51545	930930*****1746	Merchant	R146-UTF-VRS-CF-DB-...	NY	A02	01/14/2...	9.99	USD	182234	38002113	CB_RTM	01/05/2...		182232
3	<input type="checkbox"/>	51563	930930*****1746	Issuer	R146-UTF-VRS-CF-DB-...	NY	A02	01/14/2...	5.00	USD	182234	38002106	CB_RTM	01/05/2...		182232
4	<input type="checkbox"/>	51559	930930*****1746	Issuer	R146-UTF-VRS-CF-DB-...	NY	A04	01/14/2...	5.00	USD	182234	38002111	CB_RTM	01/05/2...		182232
5	<input type="checkbox"/>	51556	930930*****1746	Issuer	R146-UTF-VRS-CF-DB-...	NY	A02	01/14/2...	5.00	USD	182234	38002094	CB_RTM	01/05/2...		182232
6	<input type="checkbox"/>	51538	930930*****1746	Merchant	R146-UTF-VRS-CF-DB-...	NY	A09	01/14/2...	5.00	USD	182234	38002098	CB_RTM	01/05/2...		182232

Jump to row

Go

Refresh

Record Count 6

The functional and informational components on the Level 1 data include the following and are specific to debit queries:

COMPONENT	DESCRIPTION
Debit Queries	Primary menu for Chargeback Queries based on Role
My Debit Work Queue	Secondary menu of available queries to run by Role
Check All Box	Use to select or de-select all cases listed in the query results
Run Query Drop Down Menu of available queries (IQA view)	My Debit Work Queue Received Decisioned by Merchant Services Pending Merchant Services Decision Expired Returned to Merchant (RTM) Aging Detail Management Queries To Be Assigned Work Tracker Auto Assign Rules
Run Query Drop Down Menu of available queries (MCA view)	My Debit Work Queue Received Decisioned by Merchant Services Pending Merchant Services Decision Expired Returned to Merchant (RTM) Aging Detail Management Queries Work Tracker
Accept CB(s) button	Used to accept selected Chargeback cases from the Level 1 screen

QUERY RESULT SCREEN COMPONENTS

LEVEL 1 DATA - FUNCTIONAL COMPONENTS (CONTINUED)

All case information is available for two years and Document Information is available for six months from the last case status change date.

Detail on all other functional components such as Print, Export and Assign can be found under the Credit section.

LEVEL 1 DATA - INFORMATIONAL COMPONENTS

The column headings that appear on the debit query results screen are described below. For debit the Trace Number has been added to the column headings, otherwise all other columns remain the same as credit.

Sequence #	Account #	Initiated by	Merchant Order #	Method of Payment	Reason Code	Due Date	Amount (Presentment)	Currency	TD/ALT ID	Trace #	Case Status Code	Case Status Change Date	Assigned To	Company #
------------	-----------	--------------	------------------	-------------------	-------------	----------	----------------------	----------	-----------	---------	------------------	-------------------------	-------------	-----------

COLUMN NAME	DESCRIPTION
Sequence #	Unique identifying number assigned by Merchant Services to the chargeback. There may be more than one case associated with a chargeback but only one sequence # associated with a case
Account #	Credit card number
Initiated by	Date the chargeback was initiated by the Issuer
Merchant Order #	Merchant-assigned identifier
Method of Payment Code	Shows the Method of Payment code for the original transaction
Reason Code	Code representing the reason for the chargeback
Due Date	Date by which the merchant must respond to the retrieval request
CB Amount	Amount of the chargeback
Currency	Currency type designator
TD/ALT ID	Transaction division number under which the transaction was processed or the Alternate ID used by some companies
Trace #	A number assigned to the transaction by the debit network
Case Status Code	Current status of the case (See Appendix A)
Case Status Change Date	Date the current status was applied to the CB case
Assigned To	Merchant Chargeback Analyst (MCA) assigned to the CB case (may be blank). This column will show the MCA's Merchant Services Online Login
Company #	Identification of the Company under which the transaction was processed

LEVEL 2 DATA - FUNCTIONAL COMPONENTS

Detail on all Level 2 data functional components such as, Company information, Case details (Sequence #, Case #, Issuer Message, Due Date, Case Status Change Date and Case Status) can be found under the credit chargeback section.

Print and Available actions can be found on the debit Level 2 screen.

LEVEL 2 DATA - INFORMATIONAL COMPONENTS

All Level 2 data informational components related to debit chargebacks are as follows:

Addition of the following fields:

- PNS Merchant #
- Trace Number

See sample screen shot below:

The screenshot displays the 'Chargeback Information' screen. On the left, a table lists fields: Reason Code #, Amount (Presentment) 287.20 (USD), Amount (Settlement) 287.20 (USD), Method of Payment Pulse, Account # 464018****4478, Transaction Date, PNS Merchant # (highlighted with a blue box and an arrow), Trace # (highlighted with a blue box), Adjustment/Control #, and Case Status Code CB_RTM - CB RTM. A 'Load More' link is at the bottom. To the right, there are two tabs: 'Original Transaction' and 'Authorization'. The 'Authorization' tab is active, showing fields: Amount (Presentment), AVS Response, Auth Source, Auth Response, Vendor AVS Response, Vendor Auth Response, Vendor Exp Date, POS Capability Code, POS Entry Mode, and Transaction #. A 'Load More' link is at the bottom. Below these are two tables: 'Documentation' with columns File Name, Uploaded By, and Date Created; and 'Event History' with columns Case Status, Event Date, and User Id. At the bottom, there is a 'Find Related' section with 'Cases' (Chargebacks selected) and 'Transactions' (Sales selected) filters, each with a 'Search' button.

All details related to the case appear below the header on the Dashboard Information screen - see credit chargeback section for further details.

All chargeback processing functions related to Credit such as Accept or Challenge a chargeback including upload of documentation and print, export apply to debit chargebacks. Information on how to manage and respond to debit chargebacks can be found under the Credit section of this manual.

EXCEPTION PROCESSING

INTRODUCTION

Alternate processes are available for recovering funds for the consumer, the Issuer or the Client outside of the normal chargeback processing arena.

These alternatives may be used for valid situations when:

- The time frames for chargeback initiation have expired
- The time frames for representment have expired
- A previous chargeback was represented and the Issuer or cardholder continues to dispute the charge
- There is a violation of a MasterCard® or VISA regulation for which no chargeback reason code exists

These alternate processes are grouped for purposes of discussion into the Exception Processing category. All exception processing is handled by senior level Chargeback Analysts at Merchant Services. Exception processing has no financial impact for the merchant until resolution is completed.

The exception processing discussed in this section includes:

- Pre-Arbitration/Arbitration
- Collection
- Pre-Compliance

Settlements for all exception processes are designated by Reason Code 98 on Merchant Services reporting and in the Paymentech Online Chargeback Management application.

These types of exceptions are handled outside of the online chargeback management system, however are viewable for informational purposes only (**Reason Code 98**). If you come across this situation you should contact your Chargeback Analyst to discuss it further.

EXCEPTION PROCESSING, *CONTINUED*

INCOMING PRE-ARBITRATION/ ARBITRATION – VISA, DISCOVER & MASTERCARD

Since VISA, MasterCard and Discover do not allow second chargebacks, any representment that is refused by the Issuer is returned to Merchant Services as an incoming Pre-Arbitration or Arbitration (Pre-Arb/Arb) item.

A Senior Level Chargeback Analyst reviews the incoming Pre-Arb/Arb and determines if it must be accepted and returned to merchant. If returned, you are notified via a reason code 98 on the Chargeback Activity Detail (PDE-0017) Report or through the online chargeback management system.

If the item can be challenged, the analyst may request additional supporting documentation from you. Once this is received, the Senior Level analyst will review the documentation and, if it will resolve the dispute, submit it to the Issuer.

If the Issuer refuses the Pre-Arbitration response, they will initiate an Arbitration case. This avenue to funds recovery is used only when the Issuer and Merchant Services, as an Acquirer, cannot mutually agree on resolution of a chargeback case. It is a final attempt to successfully dispute a chargeback. The card associations determine final liability – Issuer or business. If the business is deemed liable, a 2nd chargeback with reason code 98 is sent to the business.

OUTGOING ARBITRATION - DISCOVER

Arbitration may be requested when representment documentation or information that was previously unavailable can now be provided.

Timeframes: An arbitration case must be submitted and received by Discover Network within 45 calendar days from the close date of the dispute.

Discover Network will make a ruling based upon the regulations and all documentation received from both the business and the Issuer. If the case is ruled in favor of the business, you will see a credit with a Reason Code 98 on the Chargeback Activity Detail (PDE-0017) Report and in the online chargeback management system. If the response is unfavorable, the chargeback will remain.

Outgoing Arbitration is only used if one or more of the following are true:

- Credit has been issued to the cardholder

EXCEPTION PROCESSING, *CONTINUED*

- The necessary documentation and history records are available to support the claim
- The monetary amount of the original sales transaction warrants the cost of arbitration, and
- In the estimation of Merchant Services, the case will be ruled in favor of the merchant

In an arbitration case, whoever is deemed responsible for the chargeback is also responsible for paying all the fees associated with the case.

INCOMING COLLECTION

An incoming collection item in the form of a Good Faith case is generated by an Issuer when they have failed to meet the timeframes for initiating a chargeback. The Issuer is asking for the business's review and response.

For VISA and MasterCard® to qualify for incoming collection, the chargeback must be over the US\$50 minimum and be less than 1 year old.

Discover has no limits on amount or age of transaction.

OUTGOING COLLECTION – VISA & MASTERCARD®

In the outgoing collection process, Merchant Services sends a Good Faith case to the Issuer when time frames for representment have been exceeded.

The Issuer is asked to review and respond. The chargeback must be over the US\$50 minimum and be less than 1 year old.

A favorable response from the Issuer will be indicated by a credit with a Reason Code 98 on the Chargeback Activity Detail (PDE-0017) Report or in the online chargeback management system. If the response is unfavorable, the chargeback will remain.

Each Issuer sets its own minimum amounts and time frames. Some Issuers will not review any collection case that is under \$100 or are older than 6 months.

EXCEPTION PROCESSING, *CONTINUED*

PRE-COMPLIANCE – INCOMING AND OUTGOING – VISA & MASTERCARD®

A pre-compliance case is generated when there has been a violation of a card association rule or regulation for which there is no established reason code. The cases can be initiated by either the Issuer or Merchant Services and are usually for technical reasons.

When an incoming pre-compliance case is received, Merchant Services may notify the business and fax a form with details about the case. The merchant has 14 days from the initiated date to provide a rebuttal (if they wish to dispute the pre-compliance case) or to issue a credit (thus avoiding a chargeback). Not all pre-compliance cases require a notification to the business. If the case is due to a technical reason such as no valid authorization, the analyst at Merchant Services will make the decision to accept or deny it.

If an incoming pre-compliance case is accepted, the business will receive a debit for a Reason Code 98 on the Chargeback Activity Detail (PDE-0017) Report or in the online chargeback management system.

Outgoing pre-compliance is used when a business requests recourse due to a credit being issued AND the chargeback is beyond the time frames allowed for representment. If an outgoing pre-compliance case is accepted by the Issuer, the business will receive a credit for a reason code 98.

CHARGEBACK ANALYSIS REPORTING

INTRODUCTION

Merchant Services provides the following analysis reports to assist you in managing your chargebacks:

PDE-0017 – CHARGEBACK ACTIVITY – MONTHLY VERSION

This report summarizes the count and amount of chargebacks in the following categories Received, Represented, Returned to Merchant, Recourse and Ending Inventory for the month sorted by Card Type and Reason Code. When viewed monthly, this report may indicate trends in your chargeback activity that should be investigated. For example, a sharp rise in Credit Not Processed chargeback reason codes should alert you to review your refund procedures to insure employees are adhering to your policies.

PDE-0039 – CHARGEBACKS WON/LOST SUMMARY

This report displays the Win/Lost Success % by comparing the numbers of Chargebacks Auto-Represented, Represented by PTI, and those Represented due to recourse to the total number of Chargebacks received during the report period. The total represented success percentages are adjusted for 2nd chargebacks and incoming Pre-Arbs to determine the total success percentage. The data is sorted by reason code for each Method of Payment (MOP) and totaled for all reason codes for all MOPs to give a Grand total for the chargebacks initiated during the date range indicated in the Initiated CB Date Range field in the report header. The report analyzes data from three months before the current date.

JCB RETRIEVAL AND CHARGEBACK PROCESSING

The processing of JCB chargebacks is handled the same as Discover chargebacks. Refer to the pages that describe Discover Chargeback Processing.

APPENDIX A

CASE STATUS

RETRIEVAL REQUESTS	
CASE STATUS CODE	DESCRIPTION
RR_REC	Retrieval Received
RR_DIS	Retrieval Disregarded
RR_FFR	Retrieval Fulfill Requested
RR_FFL	Retrieval Fulfilled
RR_AFL	Retrieval Auto-Fulfilled
RR_EXP	Retrieval Expired
RR_DEC	Retrieval Decline

1 ST CHARGEBACKS	
CASE STATUS CODE	DESCRIPTION
CB_ACC	CB Accepted
CB_ADR	CB Accepted Docs Received

APPENDIX A

CASE STATUS CODES, *CONTINUED*

CB_ARP	CB Auto Represent
CB_ART	CB Auto RTM
CB_CDR	CB Challenged Issuer Docs Received
CB_CLG	CB Challenged
CB_DOC	CB Doc Received Awaiting CB
CB_DRE	CB Recourse Denied RTM Expired
CB_EIN	CB RTM Expired Info Needed
CB_EIS	CB RTM Expired Info Submitted
CB_ERR	CB RTM Expired Recourse Requested
CB_ESC	CB Escalated for Exception Processing
CB_EXP	CB Expired
CB_IDR	CB Issuer Docs Received
CB_INF	CB Received Info Needed
CB_INS	CB Received Info Submitted
CB_IRD	CB Info Request – Issuer Docs Received

APPENDIX A

CASE STATUS CODES, *CONTINUED*

CB_IRS	CB Info Submitted – Issuer Docs Received
CB_RAC	CB RTM Accepted

1 ST CHARGEBACKS (CONTINUED)	
CASE STATUS CODE	DESCRIPTION
CB_RAD	CB Received Awaiting Docs
CB_RCD	CB Recourse Denied
CB_RCR	CB RTM Recourse Requested
CB_REC	CB Received
CB_REP	CB Represented
CB_REPREQ	CB Representment Requested
CB_RPR	CB Represented Result of Recourse
CB_RPRREQ	CB Representment Result of Recourse Requested
CB_RRN	CB RTM Recourse Info Needed
CB_RRS	CB RTM Recourse Info Submitted
CB_RTM	CB Return to Merchant

APPENDIX A

CASE STATUS CODES, *CONTINUED*

OPA_REQACC	Outgoing Pre-Arbitration Accepted (Visa only)
OPA_DEN	Outgoing Pre-Arbitration Denied (Visa only)
OPA_REQPND	Outgoing Pre-Arbitration Request Pending(Visa only)
PD_QAD	Pre-Dispute Queued for Automatic Decision
PD_REC	Pre-Dispute Received
PD_RTM	Pre-Dispute Return To Merchant
PD_RDR	Pre-Dispute Rapid Dispute Resolve
PD_ESC	Pre-Dispute Escalated for exception Processing

2 ND CHARGEBACKS	
CASE STATUS CODE	DESCRIPTION
2C_ACC	2 nd CB Accepted
2C_CDR	2 nd CB Challenged Issuer Docs Received
2C_CLG	2 nd CB Challenged
2C_DOC	2 nd CB Docs Received Awaiting CB
2C_DRE	2 nd CB Recourse Denied Expired
2C_EIN	2 nd CB Recourse Info Needed Expired

APPENDIX A

CASE STATUS CODES, *CONTINUED*

2C_EIS	2 nd CB Recourse Info Submitted Expired
2C_ERR	2 nd CB Expired Recourse Requested
2C_ESC	2 nd CB Escalated for Exception Processing
2C_EXP	2 nd CB Expired
2C_IDR	2 nd CB Issuer Docs Received
2C_INF	2 nd CB Docs Received Info Needed
2C_INS	2 nd CB Docs Received Info Submitted
2C_RAC	2 nd CB RTM Accepted
2C_RCD	2 nd CB Recourse Denied
2C_REC	2 nd CB Received
2C_REP	2 nd CB Represented (only allowed for Diner's MOP)
2C_RRI	2 nd CB RTM Recourse Info Needed
2C_RRN	2 nd CB Recourse Received Notification
2C_RRR	2 nd CB RTM Recourse Requested
2C_RRS	2 nd CB RTM Recourse Info Submitted
2C_RTM	2 nd CB Return to Merchant

APPENDIX B

REPORTING OVERVIEW

Merchant Services provides a number of reports to help you manage your chargebacks. Samples, descriptions of use and field definitions of the following reports are included in this Appendix:

- Retrievals Received (PDE-0021)
- Retrieval Activity (PDE-0029)
- Chargeback Activity Report (PDE-0017)
- Chargeback Won/Lost Summary (PDE-0039)
- Chargeback User Efficiency (PDE-0040)
- Chargeback Management Aging (PDE-0041)
- Chargeback Work Queue Summary (PDE-0042)
- Pre-Dispute Detail Report (PDE-0065)
- Chargeback Won/Lost Summary by User (PDE-0043)
- Debit Activity (PDE-0036)

Retrievals Received (PDE-0021) – Description & Use

This report can be generated for Clients who wish to be notified of all retrieval activity. Clients can use the information on this report to proactively contact the cardholder to answer questions on the sale transaction. Some merchants use the information to flag accounts for potential chargeback activity.

Retrievals Received (PDE-0021) – Report Sample

Retrieval Received (PDE-0021)							
ABC Company, INC - CO# 123456							
Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars							
Reporting Period: From 12/25/2015 through 12/25/2015							
Sequence #	TD #	Merchant Order #	Account #	Original Sale Date	Retrieval Reason Code	Retrieval Received Date	Retrieval Amount
311	XXXXXX	XXXXXX	439707XXXXX8928	11/24/15	28	12/25/15	431.57
311	XXXXXX	XXXXXX	470500XXXXX6263	11/14/15	33	12/25/15	400.00
311	XXXXXX	XXXXXX	438857XXXXX9407	12/06/15	33	12/25/15	52.44
311	XXXXXX	XXXXXX	438857XXXXX9407	12/06/15	33	12/25/15	400.00
311	XXXXXX	XXXXXX	414720XXXXX9088	10/01/15	33	12/25/15	359.50
311	XXXXXX	XXXXXX	407166XXXXX7207	12/11/15	33	12/25/15	61.97
311	XXXXXX	XXXXXX	439707XXXXX7928	12/06/15	33	12/25/15	1,483.89
311	XXXXXX	XXXXXX	403766XXXXX3723	12/18/15	33	12/25/15	300.00
311	XXXXXX	XXXXXX	426684XXXXX3921	12/12/15	33	12/25/15	699.95
311	XXXXXX	XXXXXX	414720XXXXX7192	12/13/15	33	12/25/15	182.00
311	XXXXXX	XXXXXX	414718XXXXX3874	12/19/15	33	12/25/15	1,000.00
311	XXXXXX	XXXXXX	414718XXXXX3874	12/19/15	33	12/25/15	1,000.00
311	XXXXXX	XXXXXX	439707XXXXX8928	11/15/15	28	12/25/15	222.53
Totals:						13	6,593.85

RETRIEVALS RECEIVED (PDE-0021) – FIELD DEFINITIONS

FIELD	DEFINITION
Sequence #	Number assigned by Merchant Services to the retrieval request
TD #	Transaction Division number
Merchant Order #	Order number assigned by the merchant and submitted to Merchant Services with the original sale transaction
Account #	Credit card number associated with the retrieval request
Original Sale Date	The date that the original sale transaction occurred
Retrieval Reason Code	3-digit code indicating the reason for the retrieval request. A hyperlink to HELP guide defining all Reason Codes
Retrieval Received Date	Date that the Retrieval Request was received by Merchant Services
Retrieval Amount	Amount of the transaction

RETRIEVAL ACTIVITY (PDE-0029) – DESCRIPTION & USE

This report is available for all Clients processing retail or Discover transactions. It gives prompt notification of retrievals that require a response to Merchant Services. Non- or late fulfillment of the retrieval request may result in a chargeback that cannot be represented. The report provides a list of outstanding requests that have yet to be worked. These remain on the report for 21 days.

Retrieval Activity (PDE-0029)													
ABC Company, INC. CO- 123456													
Currency Pair: Presentation: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars													
Reporting Period: From 12/25/2015 through 12/25/2015													
Retrieval Requests Received													
Sequence#	TD #	Merchant Order #	MOP	Account #	Auth Date	Auth Code	Original Transaction Date	Retrieval Reason Code	Retrieval Rcv Date	Response Due Date	Retrieval Amount	Terminal #	Batch #
311	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXXXX	VI	438857XXXXXX9407	12/05/15	065270	12/06/15	33	12/25/15	01/15/16	52.44	
311	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXXXX	VI	438857XXXXXX9407	12/05/15	049750	12/06/15	33	12/25/15	01/15/16	400.00	
Totals:										2	452.44		
Retrieval Requests Outstanding													
Sequence#	TD #	Merchant Order #	MOP	Account #	Auth Date	Auth Code	Original Transaction Date	Retrieval Reason Code	Retrieval Rcv Date	Response Due Date	Retrieval Amount	Terminal #	Batch #
309	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXXXX	VI	470408XXXXXX8398	11/16/15	016785	11/17/15	33	12/09/15	12/30/15	400.00	
310	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXXXX	VI	412138XXXXXX4766	11/16/15	025998	11/17/15	33	12/16/15	01/06/16	200.00	
311	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXXXX	VI	438857XXXXXX9407	12/05/15	065270	12/06/15	33	12/25/15	01/15/16	52.44	
311	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXXXX	VI	438857XXXXXX9407	12/05/15	049750	12/06/15	33	12/25/15	01/15/16	400.00	
Totals:										4	1,052.44		

RETRIEVALS ACTIVITY (PDE-0029) – FIELD DEFINITIONS

FIELD	DEFINITION
Retrieval Requests Received	This section lists all retrieval requests that were received in the reporting period
Retrieval Requests Outstanding	This section lists all retrieval requests that have not yet been decided on that are not yet 21 days old. Items will come off of report once a response has been received or 21 days have passed
Sequence #	Number assigned by Merchant Services to the retrieval request
TD #	Transaction Division number
Merchant Order #	Order number assigned by the merchant and submitted to Merchant Services with the original sale transaction
MOP	Method of Payment
Account #	Credit card number associated with the retrieval request
Auth Date	Date the original auth was issued
Original Transaction Date	The date that the original sale transaction occurred
Retrieval Reason Code	3-digit code indicating the reason for the retrieval request. A hyperlink to HELP guide defining all Reason Codes

Retrieval RCV Date	Date that the Retrieval Request was received by Merchant Services
Response Due Date	Date that a response is due by in order to respond to the issuing bank
Retrieval Amount	Amount of the transaction
Terminal #	If Retail, this field will show the terminal # that the original transaction occurred at
Batch #	If Retail, this field will show the batch number that the transaction was submitted under

CHARGEBACKSWON/LOSTSUMMARY(PDE-0039)– DESCRIPTION& USE

This monthly report displays the Win/Loss Success % by comparing the numbers of Chargebacks Auto-Represented, Represented by PTI, and those Represented due to Recourse to the total number of Chargebacks received during the report period. The total represented success percentages are adjusted for 2nd chargebacks and incoming Pre-Arbs to determine the total success percentage. The data is sorted by reason code for each MOP and totaled for all reason codes for all MOPs to give a Grand Total for the chargebacks initiated during the date range indicated in the Initiated CB Date Range field in the report header. The report uses data from 3 months prior to the report generation date allowing ample time for 2nd chargebacks and Pre-Arbs to be received.

CHARGEBACKS WON/LOST SUMMARY (PDE-0039) – REPORT SAMPLE

Chargebacks Won/Lost Summary (PDE-0039)														
ABC Company, INC. CO# 123456														
Currency Pair: Presentation: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars														
Reporting Period: From 11/01/2015 through 11/30/2015														
* Total Success % = (Total representations - Incoming 2nd CBs or Pre-Arbs)/Total CBS Received														
MOP: VISA														
Reason Code	Count	Received Amount	Auto-Represented Count	Auto-Represented Amount	Represented by PTI Count	Represented by PTI Amount	Represented due to Recourse Count	Represented due to Recourse Amount	Auto-Rep / Total CBS Success %	PTI-Rep / Total CBS Success %	Recurse / Total CBS Success %	Incoming 2nd CBs / Pre-Arbs Count	Representation Success %	*Total Success %
30 SERVICES NOT RENDERED/HOSE NOT RECVD	6	1,185.97	0	0	0	0	5	494.04	0.00%	0.00%	83.33%	1	115.56	66.57%
53 NOT AS DESCRIBED OR DEFECTIVE	1	2,535.88	0	0	0	0	1	2,535.88	0.00%	0.00%	100.00%	0	0	100.00%
62 COUNTERFEIT TRANS/MAG STRIPE POS FRAUD	76	32,292.20	0	0	0	0	2	752.45	0.00%	0.00%	2.63%	0	0	2.63%
72 REQUESTED/REQUIRED AUTH NOT OBTAINED	6	323.37	0	0	0	0	1	32.63	0.00%	0.00%	16.67%	0	0	16.67%
75 CARDHOLDER DOES NOT RECOGNIZE TRANS	2	5,284.61	0	0	0	0	1	27.39	0.00%	0.00%	50.00%	0	0	50.00%
76 INCORRECT TRANS/OR CURRENCY CODE	1	90.92	0	0	0	0	1	90.92	0.00%	0.00%	100.00%	0	0	100.00%
77 NON-MATCHING ACCOUNT NUMBER	1	(20.35)	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%
80 INCORRECT TRANS AMOUNT OR ACCT NUMBER	1	50.00	0	0	0	0	1	50.00	0.00%	0.00%	100.00%	0	0	100.00%
81 FRAUDULENT TRANS-CARD PRESENT	13	12,873.41	0	0	0	0	11	10,175.04	0.00%	0.00%	84.62%	0	0	84.62%
82 DUPLICATE PROCESSING	4	1,543.67	0	0	1	180.92	2	558.50	0.00%	25.00%	50.00%	0	0	75.00%
85 CREDIT NOT PROCESSED	7	3,904.63	0	0	2	297.46	2	619.64	0.00%	28.57%	28.57%	0	0	57.14%
86 PAID BY OTHER MEANS	1	50.00	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%
8V CHARGEBACK/REVERSAL	2	(2,983.65)	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%
VISA Totals	121	57,120.66	0	0	3	458.38	27	15,336.49	0.00%	2.48%	22.31%	1	115.56	96.67%
MOP: MasterCard														
Reason Code	Count	Received Amount	Auto-Represented Count	Auto-Represented Amount	Represented by PTI Count	Represented by PTI Amount	Represented due to Recourse Count	Represented due to Recourse Amount	Auto-Rep / Total CBS Success %	PTI-Rep / Total CBS Success %	Recurse / Total CBS Success %	Incoming 2nd CBs / Pre-Arbs Count	Representation Success %	*Total Success %
08 REQUESTED/REQUIRED AUTH NOT OBTAINED	4	277.39	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%
31 TRANSACTION AMOUNT DIFFERS	3	213.67	0	0	0	0	2	171.98	0.00%	0.00%	66.67%	0	0	66.67%
37 NO CARDHOLDER AUTHORIZATION	12	8,158.40	0	0	0	0	4	1,858.14	0.00%	0.00%	33.33%	0	0	33.33%
55 SERVICES NOT RENDERED/HOSE NOT RECVD	2	349.56	0	0	1	315.86	1	33.70	0.00%	50.00%	50.00%	0	0	100.00%
70 CHIP LIABILITY SHIFT	29	19,183.59	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%
MasterCard Totals	50	28,182.61	0	0	1	315.86	7	2,063.82	0.00%	2.00%	14.00%	0	0	16.00%
ALL MOPS														
Reason Code	Count	Received Amount	Auto-Represented Count	Auto-Represented Amount	Represented by PTI Count	Represented by PTI Amount	Represented due to Recourse Count	Represented due to Recourse Amount	Auto-Rep / Total CBS Success %	PTI-Rep / Total CBS Success %	Recurse / Total CBS Success %	Incoming 2nd CBs / Pre-Arbs Count	Representation Success %	*Total Success %
Grand Total	171	85,303.27	0	0	4	774.24	34	17,400.31	0.00%	2.34%	19.88%	1	115.56	97.37%
														21.64%

CHARGEBACKS WON/LOST SUMMARY (PDE-0039) – FIELD DEFINITIONS

FIELD	DEFINITION
MOP	Method of Payment (VISA, MasterCard®, JCB, Diner's and other Settled MOPs)
Reason Code	Listing by MOP of the reason codes and their descriptions associated with the chargebacks received during the reporting date range
Received – Count and Amount	Count and amount of chargebacks received during the reporting period
Auto-Represented Count and Amount	Count and amount of chargebacks auto-represented by Merchant Services during the reporting period
Represented by PTI Count and Amount	Count and amount of chargebacks represented by Merchant Services chargeback analysts during the reporting period
Represented due to Recourse	Count and amount of chargebacks represented as a result of merchant challenge or recourse during the reporting period
Auto-Rep/Total CBS Success %	Success rate for auto-represented chargebacks compared to the total chargebacks received during the reporting period
PTI-Rep/Total CBS Success %	Success rate to PTI-represented chargebacks compared to the total chargebacks received during the reporting period

Recourse/Total CBs Success %	Success rate for chargebacks represented due to recourse compared to the total chargebacks received during the reporting period
Incoming 2 nd CBs/ Pre-Arbs Count and Amount	Count and amount of 2 nd chargebacks and incoming Pre-Arbs (Reason Code 98) that are matched to the same sale (Acquirer's Reference Number – ARN) regardless of status
Total success %	Total success % is calculated as follows: Total representments (auto-PTI, Recourse) minus Incoming 2 nd Chargebacks and Pre-Arbs divided by the total number of chargebacks received during the reporting period
MOP - Total	Column totals for each MOP
MOP - ALL	Grand Total for all reason codes for all MOPs. Total success % in this section represents the overall success rate for the reporting period

CHARGEBACK MANAGEMENT USER EFFICIENCY (PDE-0040) - DESCRIPTION & USE

This report tracks the chargeback cases assigned to Merchant Chargeback Analysts (MCAs), the number of the assigned cases accepted or challenged, and the total number of items worked during the date range of the report. The last column indicates the efficiency of the MCA during the reporting period expressed as a percentage.

CHARGEBACK MANAGEMENT USER EFFICIENCY (PDE-0040) – REPORT SAMPLE

Chargeback Management User Efficiency (PDE-0040)											
ABC Company, INC CO# 123456											
Currency Pair: Presentation: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars											
Reporting Period: From 10/01/2015 through 12/29/2015											
User	Assigned		Accepted		Accepted%	Challenged		Challenged%	Total Worked		Work Rate
	Count	Amount	Count	Amount		Count	Amount		Count	Amount	
AutoRule	0	0	0	0	0.00%	1	60.62	0.00%	1	60.62	0.00%
Merchant A	329	201,075.74	3	862.21	0.91%	238	161,556.36	72.34%	241	162,418.77	73.25%
Merchant B	1,368	412,366.46	735	202,994.21	53.73%	331	114,260.53	24.20%	1,066	317,254.74	77.92%
Merchant C	1,593	771,121.76	870	365,724.76	54.61%	684	404,916.37	42.94%	1,554	770,641.13	97.55%
Merchant D	0	0	0	0	0.00%	3	1,798.71	0.00%	3	1,798.71	0.00%
Merchant E	1,427	568,755.45	584	192,216.36	40.93%	449	265,859.10	31.46%	1,033	458,075.46	72.39%
Merchant F	0	0	0	0	0.00%	2	3,400.81	0.00%	2	3,400.81	0.00%
Merchant G	219	130,795.67	177	98,547.47	80.82%	127	82,468.24	57.99%	304	181,015.71	138.81%
TOTAL	4,936	2,084,115.08	2,369	860,345.01	47.99%	1,835	1,034,320.94	37.18%	4,204	1,894,665.95	85.17%

CHARGEBACK MANAGEMENT USER EFFICIENCY (PDE-0040) – FIELD DEFINITIONS

FIELD	DEFINITION
User	MCA User ID
Assigned	Count and amount of chargeback cases assigned to the MCA during the reporting period
Accepted	Count and amount of assigned chargeback cases accepted by the MCA during the reporting period
Accepted %	Percentage of assigned chargeback cases that were accepted by the MCA during the reporting period
Challenged	Count and amount of assigned chargeback cases challenged by the MCA during the reporting period

Challenged %	Percentage of assigned chargeback cases that were challenged by the MCA during the reporting period
Total Worked	Total count and amount = of chargeback cases worked by the MCA during the reporting period
Work Rate	Percentage of Total Worked compared to the number of chargeback cases assigned to the MCA during the reporting period. NOTE: A work rate of above 100% indicates the MCA decisioned cases that had been assigned in the previous month.

CHARGEBACK MANAGEMENT AGING (PDE-0041) – DESCRIPTION & USE

This report tracks the number of chargeback cases assigned to MCAs by the number of days since the chargeback initiation date. This gives management an indication of how many assigned chargeback cases remain to be worked by the specific MCA. Case Status Codes included in this report are: CB_REC, CB_IDR, CB_INF, CB_RTM, CB_RRN, 2C_REC, 2C_IDR, 2C_INF, 2C_RTM, 2C_RIN and CB_EIN. Descriptions of these codes can be found in Appendix A..

CHARGEBACK MANAGEMENT AGING (PDE-0041) – REPORT SAMPLE

Chargeback Management Aging (PDE-0041)										
Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars										
Reporting Period: From 10/01/2015 through 12/29/2015										
User	Days since initiated date									
	46+	41 - 45	36 - 40	31 - 35	26 - 30	21 - 25	16 - 20	11 - 15	6 - 10	1 - 5
iread@jpmorganchase.com	1	0	0	0	0	0	0	0	0	0
iread@jpmorganchase.com	0	0	0	16	20	18	33	50	26	24
iread@jpmorganchase.com	1	0	0	0	0	0	0	0	0	0
iread@jpmorganchase.com	0	0	0	52	98	69	87	110	69	14
iread@jpmorganchase.com	0	0	0	79	66	64	103	95	66	19
iread@jpmorganchase.com	0	0	1	22	37	23	86	61	7	0
TOTAL	2	0	1	169	221	174	309	316	168	57

CHARGEBACK MANAGEMENT AGING (PDE-0041) – FIELD DEFINITIONS

FIELD	DEFINITION
User	MCA User ID
Days since initiated date	Count of assigned chargeback cases outstanding per number of days in 5-day groupings (1-5, 6-10, etc.) through day 46
Total	Total count of outstanding assigned chargeback cases per number of days

CHARGEBACK MANAGEMENT WORK QUEUE SUMMARY (PDE-0042) – DESCRIPTION & USE

This report provides a summary of the count and amount of assigned chargeback cases assigned to each User during the reporting period. The chargebacks are sorted by their Status Code and a description of the codes is included. The count and amount of all Status codes are totaled for each User. There is also a grand total sorted by Status Code for all Users.

CHARGEBACK MANAGEMENT WORK QUEUE SUMMARY (PDE-0042) – REPORT SAMPLE

Chargeback Management Work Queue Summary (PDE-0042)				
ABC Company, INC CO # 123456				
Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars				
Reporting Period: From 10/01/2015 through 12/29/2015				
User	Status	Status Description	Count	Amount
ABC Company	CB_IDR	CB Issuer Docs Received	6	447.73
	CB_REC	CB Received	19	8,233.94
	CB_RTM	CB RTM	228	112,017.80
		Total:	253	120,699.47
ABC Company	CB_RTM	CB RTM	644	203,752.77
		Total:	644	203,752.77
ABC Company	CB_RTM	CB RTM	311	145,564.05
		Total:	311	145,564.05
ABC Company	CB_RTM	CB RTM	613	212,420.40
		Total:	613	212,420.40
ABC Company	CB_RTM	CB RTM	1	(171.41)
		Total:	1	(171.41)
ABC Company	CB_RTM	CB RTM	1	848.25
		Total:	1	848.25
ALL(GRAND TOTAL)	CB_IDR	CB Issuer Docs Received	6	447.73
	CB_REC	CB Received	19	8,233.94
	CB_RTM	CB RTM	1,798	674,431.86
		Total:	1,823	683,113.53

CHARGEBACK MANAGEMENT WORK QUEUE SUMMARY (PDE-0042) – FIELD DEFINITIONS

FIELD	DEFINITION
User	MCA User ID
Status	Status code category for the assigned chargeback cases
Status Description	Description of the status code category for the assigned chargeback cases
Count	Count of the chargeback cases listed by status code for the MCA
Amount	Amount of the chargeback cases listed by the status code for the MCS
Total	Total count and amount of all chargebacks assigned to the MCA during the reporting period
ALL (Grand Total)	Count and amount of chargeback cases assigned to all MCAs included on the report sorted by Status Code for the reporting period

PRE-DISPUTE DETAIL REPORT (PDE-0065) DESCRIPTION & USE

This report is used to verify and identify pre-disputes in their reconciliation process. This pre-dispute detail will not be seen in other chargeback reporting. Specific usage varies by merchant, but may be used for reconciliation or research of deposit activity.

CHARGEBACKS WON/LOST SUMMARY BY USER (PDE-0043) – DESCRIPTION & USE

This report is similar to the PDE-0039 but contains the information on Chargebacks won or lost during the reporting period for a specific user or MCA.

CHARGEBACKS WON/LOST SUMMARY BY USER (PDE-0043) – REPORT SAMPLE

Chargebacks Won/Lost Summary By User (PDE-0043)															
ABC Company, INC. CO# 123456															
Currency Pair: Presentation: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars															
Reporting Period: From 10/01/2015 through 12/29/2015															
* Total Success % = (Total representations - Incoming 2nd CBs or Pre-Arbs)/Total CBS Received															
USER: ABC	MOP: VISA														
Reason Code	Received		Auto-Represented		Represented by PTI		Represented due to Recourse		Auto-Rep / Total CBS Success %	PTI-Rep / Total CBS Success %	Recurse / Total CBS Success %	Incoming 2nd CBs / Pre-Arbs		Representation Success %	*Total Success %
	Count	Amount	Count	Amount	Count	Amount	Count	Amount				Count	Amount		
53 NOT AS DESCRIBED OR DEFECTIVE	1	212.51	0	0	0	0	1	212.51	0.00%	0.00%	100.00%	0	0	100.00%	100.00%
62 COUNTERFEIT TRANS/MAG STRIPE POS FRAUD	58	39,687.86	0	0	0	0	2	732.45	0.00%	0.00%	2.94%	0	0	100.00%	2.94%
71 DECLINED AUTHORIZATION	1	51.36	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%	0.00%
72 REQUESTED/REQUIRED AUTH NOT OBTAINED	11	744.13	0	0	0	0	1	44.95	0.00%	0.00%	9.09%	1	44.95	0.00%	0.00%
75 CARDHOLDER DOES NOT RECOGNIZE TRANS	1	5,257.22	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%	0.00%
81 FRAUDULENT TRANS- CARD PRESENT	25	34,111.69	0	0	0	0	20	28,068.08	0.00%	0.00%	80.00%	2	2,890.47	90.00%	72.00%
82 DUPLICATE PROCESSING	5	1,146.30	0	0	0	0	2	386.69	0.00%	0.00%	40.00%	0	0	100.00%	40.00%
85 CREDIT NOT PROCESSED	3	321.97	0	0	0	0	1	192.71	0.00%	0.00%	33.33%	0	0	100.00%	33.33%
86 PAID BY OTHER MEANS	1	48.08	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%	0.00%
VISA Totals	116	81,581.12	0	0	0	0	27	29,657.39	0.00%	0.00%	23.28%	3	2,935.42	88.89%	20.69%
USER: ABC	MOP: MasterCard														
Reason Code	Received		Auto-Represented		Represented by PTI		Represented due to Recourse		Auto-Rep / Total CBS Success %	PTI-Rep / Total CBS Success %	Recurse / Total CBS Success %	Incoming 2nd CBs / Pre-Arbs		Representation Success %	*Total Success %
	Count	Amount	Count	Amount	Count	Amount	Count	Amount				Count	Amount		
98 REQUESTED/REQUIRED AUTH NOT OBTAINED	7	609.73	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%	0.00%
31 TRANSACTION AMOUNT DIFFERS	3	642.62	0	0	0	0	1	17.92	0.00%	0.00%	33.33%	0	0	100.00%	33.33%
34 DUPLICATE PROCESSING	1	61.61	0	0	0	0	1	61.61	0.00%	0.00%	100.00%	0	0	100.00%	100.00%
37 NO CARDHOLDER AUTHORIZATION	13	24,211.88	0	0	0	0	5	13,006.74	0.00%	0.00%	38.46%	0	0	100.00%	38.46%
55 SERVICES NOT RENDERED/HOSE NOT RECVD	2	343.81	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%	0.00%
60 CREDIT NOT PROCESSED	1	23.75	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%	0.00%
70 CHIP LIABILITY SHIFT	49	25,415.73	0	0	1	326.97	0	0	0.00%	2.04%	0.00%	0	0	100.00%	2.04%
MasterCard Totals	76	55,309.13	0	0	1	326.97	7	13,086.27	0.00%	1.32%	9.21%	0	0	100.00%	10.53%
USER: ABC Totals	192	136,890.25	0	0	1	326.97	34	42,743.66	0.00%	0.52%	17.71%	3	2,935.42	91.43%	16.67%
MOP Totals															
Reason Code	Received		Auto-Represented		Represented by PTI		Represented due to Recourse		Auto-Rep / Total CBS Success %	PTI-Rep / Total CBS Success %	Recurse / Total CBS Success %	Incoming 2nd CBs / Pre-Arbs		Representation Success %	*Total Success %
	Count	Amount	Count	Amount	Count	Amount	Count	Amount				Count	Amount		
VISA Totals	116	81,581.12	0	0	0	0	27	29,657.39	0.00%	0.00%	23.28%	3	2,935.42	88.89%	20.69%
MasterCard Totals	76	55,309.13	0	0	1	326.97	7	13,086.27	0.00%	1.32%	9.21%	0	0	100.00%	10.53%
Grand Total	192	136,890.25	0	0	1	326.97	34	42,743.66	0.00%	0.52%	17.71%	3	2,935.42	91.43%	16.67%

CHARGEBACKS WON/LOST SUMMARY BY USER (PDE-0043) – FIELD DEFINITIONS

FIELD	DEFINITION
User ID	User ID for the specific MCA for which the report was generated

MOP	Method of Payment (VISA, MasterCard®, JCB, Diner's and other Settled MOPs)
Reason Code	Listing by MOP of the reason codes and their descriptions associated with the chargebacks received during the reporting date range
Received – Count and Amount	Count and amount of chargebacks received during the reporting period
Auto-Represented Count and Amount	Count and amount of chargebacks auto-represented by Merchant Services during the reporting period
Represented by PTI Count and Amount	Count and amount of chargebacks represented by Merchant Services chargeback analysts during the reporting period
Represented due to Recourse	Count and amount of chargebacks represented as a result of merchant challenge or recourse during the reporting period
Auto-Rep/Total CBs Success %	Success rate for auto-represented chargebacks compared to the total chargebacks received during the reporting period
PTI-Rep/Total CBs Success %	Success rate to PTI-represented chargebacks compared to the total chargebacks received during the reporting period
Recourse/Total CBs Success %	Success rate for chargebacks represented due to recourse compared to the total chargebacks received during the reporting period
Incoming 2 nd CBs/ Pre-Arbs Count and Amount	Count and amount of 2 nd chargebacks and incoming Pre-Arbs (Reason Code 98) that are matched to the same sale (Acquirer's Reference Number – ARN) regardless of status
Total success %	Total success % is calculated as follows: Total representments (auto-PTI, Recourse) minus Incoming 2 nd Chargebacks and Pre-Arbs divided by the total number of chargebacks received during the reporting period
User Total	Totals for all MOPS for the specific User named on the report
MOP - Total	Column totals for each MOP
MOP - ALL	Grand Total for all reason codes for all MOPs. Total success % in this section represents the overall success rate for the reporting period

DEBIT ADJUSTMENT DETAIL (PDE-0036) – DESCRIPTION & USE

Debit adjustments are transactions that were originally presented to the debit networks for settlement and have been disputed by the cardholder or refused by the bank. This report will provide transaction level details about each Debit Adjustment (Business Initiated) and Debit Chargeback (Issuer Initiated) transaction.

The PDE-0036, Debit Adjustment Summary Report provides a detailed listing of Debit Adjustment transactions.

DEBIT ADJUSTMENT DETAIL (PDE-0036) – REPORT SAMPLE

Debit Adjustment Detail (PDE-0036)											
ABC Company, INC. CO# 123456											
Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars											
Reporting Period: From 11/01/2015 through 12/29/2015											
Sequence #	TD #	Merchant Order #	Account #	MOP Code	Action Code	Debit or Credit Cardholder	Reason Code	Auth Date	Original Transaction Date	Activity Date	Adjustment Number
307	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXX	470314XXXXXX4098	PS	CR	C	A14	08/28/15	08/28/15	11/04/15
307	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXX	416003XXXXXX1586	AE	CR	C	A02	10/18/15	10/18/15	11/05/15
307	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXX	436618XXXXXX3547	IL	HS	D	RV	09/08/15	09/08/15	11/08/15
307	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXX	411773XXXXXX5654	IL	RS	D	RV	10/05/15	10/05/15	11/08/15
308	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXX	441105XXXXXX4634	PS	CR	C	A23	10/24/15	10/24/15	11/25/15
308	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXX	436167XXXXXX0565	AE	CR	C	A02	11/04/15	11/04/15	11/27/15
309	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXX	473310XXXXXX6125	SR	CR	C	A02	11/08/15	11/08/15	12/01/15
309	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXX	441105XXXXXX4634	PS	RS	D	RV	10/24/15	10/24/15	12/04/15
309	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXX	411770XXXXXX6088	IL	CR	C	A22	10/18/15	10/18/15	12/05/15
309	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXX	411770XXXXXX6088	IL	CR	C	A22	10/31/15	10/31/15	12/05/15
309	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXX	411770XXXXXX6088	IL	CR	C	A22	11/01/15	11/01/15	12/05/15
309	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXX	483312XXXXXX2753	IL	CR	C	A16	10/19/15	10/19/15	12/08/15
310	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXX	474478XXXXXX1476	PS	CR	C	A02	11/28/15	11/28/15	12/11/15
310	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXX	536225XXXXXX7315	IL	CR	C	A02	11/29/15	11/29/15	12/15/15
310	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXX	400022XXXXXX3469	IL	CR	C	A02	10/19/15	10/19/15	12/15/15
310	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXX	483312XXXXXX2753	IL	RS	D	RV	10/19/15	10/19/15	12/18/15
311	XXXXXX	XXXX	XXXXXXXXXXXXXXXXXX	423568XXXXXX4125	SR	CR	C	A02	10/11/15	10/11/15	12/24/15
Total number of Adjustments:											17 Total:
											1,183.11

DEBIT ADJUSTMENT DETAIL (PDE-0036) – FIELD DEFINITIONS

FIELD	DEFINITION
Sequence #	Number assigned by Merchant Services to the debit adjustment transaction
TD #	Transaction Division number
Merchant Order #	Order number assigned by the merchant and submitted to Merchant Services with the original sale transaction
Account #	Debit card account number
MOP Code	Method of Payment used for the transaction

Action Code	Identifies the requested action for the transaction, i.e., A=Authorize, B=Conditional Deposit, D=Deposit, R=Refund, H=Validate and Deposit (ECP), etc.
Debit or Credit Cardholder	Single Digit Code indicating if the cardholder used a Debit Cardholder (D) or a Credit Cardholder (C)
Reason Code	Three-digit code representing the reason the transaction was being adjusted. A hyperlink to the Debit adjustment Codes Help guide that lists the reason codes and their descriptions
Auth Date	Date the original authorization for the transaction was received
Original Transaction Date	Date the original sale transaction was deposited with Merchant Services
Activity Date	Date that action was taken on the item
Adjustment Number	A reference number assigned by the Debit Network for the debit adjustment. It is used to research the adjustment transaction
Amount	Amount of the original transaction

GLOSSARY

A-CH

TERM	DEFINITION
Acquirer	Card Association member who enters into Merchant Agreements and who, directly or indirectly, passes the initial sales transaction through Interchange. The acquirer represents the merchant in the chargeback process
Arbitration	Process used as a last resort to resolve a complaint outside of the normal chargeback processing cycles
Bank Initiated Chargeback	Also referred to as a technical chargeback initiated by the Issuer for technical or authorization-related reasons
Card-not-present Transaction	Non face-to-face sales transaction (mail, phone, online) charged to a cardholder's credit card
Cardholder	Person to whom the credit card was issued or one authorized by such a person to use the credit card
Cardholder Initiated Chargeback	Also referred to as a customer dispute chargeback results when a customer refuses to accept a charge appearing on a monthly billing statement
Cardholder Letter	Letter addressed to the Issuer detailing the reason for the dispute of a charge and the attempt to resolve the problem with the merchant
Chargeback	Reversal of a sales transaction initiated by the Issuer arising from a processing technicality or customer dispute
Chargeback Activity – Financial Summary and Detail	Report providing a Financial Summary and Detail of CB activity. The detail section provides information in five categories: Chargebacks Received, Recourse, Represented, Returned to Merchant and Ending Inventory
Chargeback Activity – Summary	Monthly report which summarizes CB activity by card type and reason code for the following five categories: Chargebacks Received, Recourse, Represented, Returned to Merchant and Ending Inventory
Chargeback Document	Document sent by Merchant Services with the Issuer support documentation (if any) when a chargeback is returned to a merchant. This document incorporates the form for Representment/Collection Requests

Chargeback Information Request	Form sent to you when your Chargeback Analyst needs additional information prior to determining if the chargeback can be represented or if it must be returned to you
Chargeback Inventory	Suspense account used by Merchant Services to record any changes in status to the number and/or monetary amount of chargeback items
Chargeback Processing Cycle	Set of VISA/MasterCard® guidelines used in negotiating a chargeback item

CO-RE

TERM	DEFINITION
Collection	Process used to obtain funds after all chargeback time frames have expired. Incoming Collections are initiated by the user. Outgoing Collections are initiated by Merchant Services on a merchant's behalf
Collection Letter Form	Form attached to a collection letter when it is forwarded to the merchant for action. The form is returned when a decision has been made to accept or refuse the collection request
Documentation	Information required by VISA and MasterCard® to support a chargeback or representment of a chargeback item
Expedited Billing Dispute Form	Document prepared by the Issuer detailing a MasterCard® chargeback dispute
Facsimile	Replica of a sales draft or replica of a transaction stored in Merchant Services transaction database
Interchange	VISA/MasterCard® network through which transaction information is passed from acquirer to Issuer
Issuer	Bank or financial institution that issues a VISA, MasterCard®, JCB card or other card types. The Issuer represents the cardholder in the chargeback process

Partial Representment	When only a portion of the charged back amount qualifies for representment. The balance of the amount will be returned to the merchant. Supported by Visa and MasterCard®
Pre-Arbitration (Pre-Arb)	Process used in an attempt to resolve a complaint outside of the normal chargeback processing cycle; preliminary to possible Arbitration
Pre-Compliance Notification	The form faxed to the merchant to give notice of a potential compliance chargeback
Presentment	Deposit of an original transaction to Interchange
Questionnaire	Document prepared by the Issuer detailing a VISA chargeback dispute
Recourse	Chargeback items which have been returned to Merchant Services with sufficient applicable documentation to support representment
Reason Code	Two-digit (VISA and MasterCard®) or alpha (JCB) code indicating the reason for initiating a chargeback. Merchant Services also defines a limited number of reason codes
Refund	Voluntary credit given by the merchant when requested by the customer to resolve a problem. Giving refunds appropriately and quickly may eliminate a potential chargeback

RE-W

TERM	DEFINITION
Representment	Return of a chargeback item to the Issuer with documented evidence to support the return
Request for Information	Form sent to you when your Chargeback Analyst needs additional information prior to determining if the chargeback can be represented or if it must be returned to you
Retail Order	Face-to-face transaction where the cardholder presents a credit card to the salesperson for use in charging the sale
Retrieval Activity Report	Report detailing all retail retrieval requests and Discover card-not-present requests received and those outstanding for the specified date range; terminal ID and Batch number information is included

Retrievals Received Report	Report detailing all retrieval requests received during the specified date range
Retrieval Request	Request for additional information on a charge appearing on a cardholder's billing statement initiated by the Issuer at the cardholder's request. A successful response to a retrieval request may eliminate a potential chargeback
Time Frame	Amount of time set by VISA/MasterCard® regulation when a chargeback or representment may be initiated
Transaction	Charge or refund to a customer
Transaction Date	Date the charge or refund to a customer was processed through Interchange
Transaction History Database	Abbreviated TH, Commerce Solution's database that stores transaction history i.e., authorizations, deposits, retrieval requests, and chargebacks
Warning Bulletin	List of all credit cards the Issuers will not honor