Technical Document

Dispute Best Practices

A merchant's user guide
to help manage disputes*
October 2024

*For Global Disputes, excluding PaySecure Back-End Merchants.

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Dispute Best Practices Guide overview

The Dispute Best Practices Guide explains the numerous aspects of transaction and dispute processing.

This guide will provide you and your staff with educational guidance as it relates to dispute processing and suggest ways for you to help prevent financial chargebacks and liability.

This guide includes:

- An overview of authorization and transaction processing
- An overview of inquirys and chargebacks
- Reason code guidelines for all credit and debit networks
- An overview of exception disputes
- An overview of industry-specific merchant
- Response templates

The following card networks are covered in the reason code guidelines:

Credit Networks

American Express®
Discover®
Mastercard®
Visa®
STAR®

Debit Networks

Accel
ACS* EBT
AFFN*
ATH*
CU24*
eFunds* EBT
Jeanie*
Interlink
Maestro
NYCE
PULSE
SHAZAM
STAR
STAR* Signature Debit SMS
Vital*
PayPal Debit Network

*These networks do not have specific reason codes assigned to dispute; however, any inquiry that is received without a reason code will be assigned a default code of 1. Any chargeback that is received without a reason code will be assigned a default code of 53.

This guide is provided as a courtesy and is to be used for general information purposes only. This guide has been assembled from materials supplied by the networks; therefore, Fiserv is not responsible for any inaccurate or incomplete information. Furthermore, the matters contained herein are subject to change; individual circumstances may vary; and these procedures may be amended or supplemented by the networks. This document is not intended to be a complete listing of all applicable guidelines and/or procedures.* Information in this guide does not alter or amend any existing contractual obligations between Fiserv and its clients.

All chargebacks should be reviewed and presented as individual cases. Although the reason codes may be the same, supporting documentation required to remedy individual chargeback scenarios may vary. You should always refer to the relevant network rules and procedures when handling matters addressed in this manual.

*For a full listing of Dispute Reason Codes and descriptions, access your Dispute Manager Welcome Screen.

Authorization overview

Each time that one of your customers makes a purchase or you are processing a refund, using a credit card or a debit card, you must obtain an authorization approval from customer's card issuing bank. An authorization approval, which is a six-digit approval code received from the issuing bank, is the issuing bank's approval to debit their cardholder for the amount of the transaction.

The customer's issuing bank may grant one of the following types of authorizations:

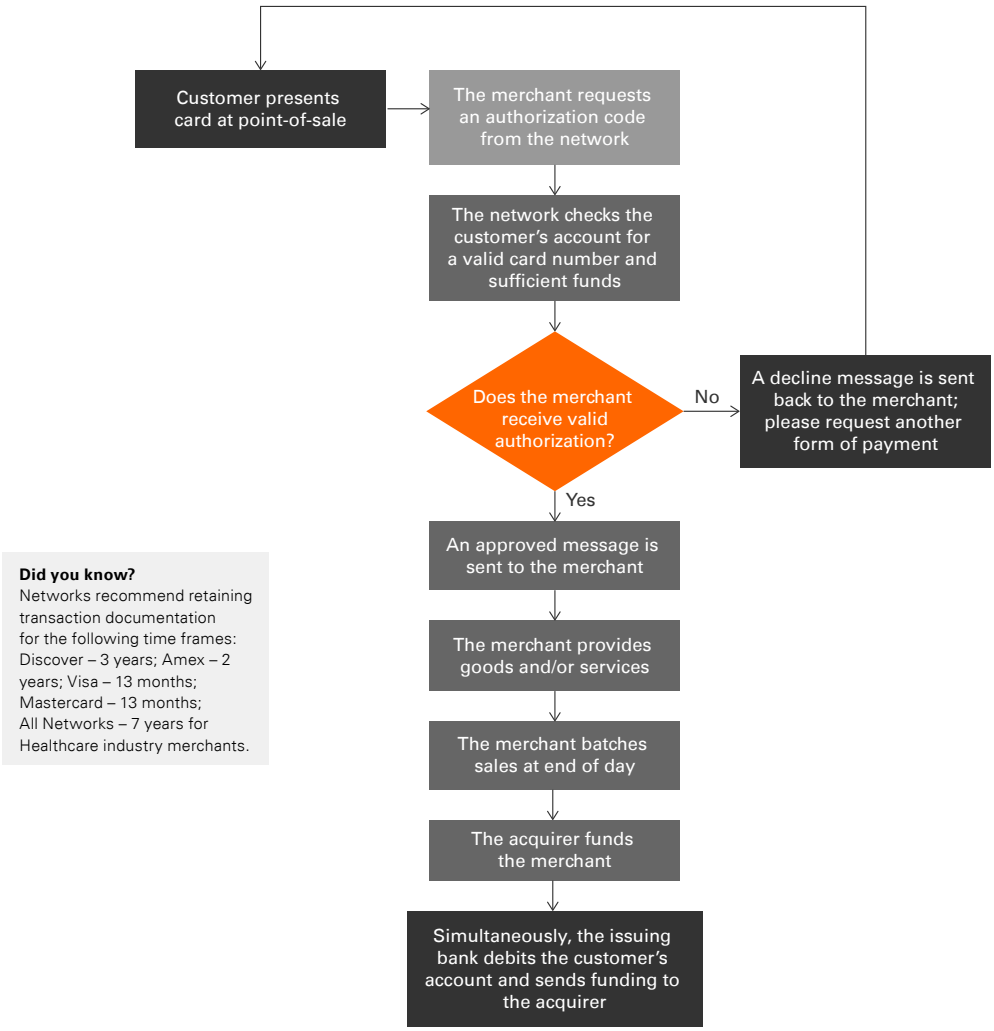
Partial authorization – A partial authorization may be granted when the customer's account is in good standing but does not have enough credit or available funds for the full amount of the purchase. When partial authorizations are received, you may process the transaction for the amount that was authorized and request another form of payment for the difference. If the transaction is processed for the full amount, a chargeback may be received for the amount that was not authorized.

Pre-authorization – A pre-authorization verifies if the card is valid, if the account is active and if the account has enough credit or available funds to cover the cost of the service or merchandise. The pre-authorization process will set aside funds for a specific time frame which may vary depending on the bank or company.

Transaction overview

A transaction is an act between a customer and a merchant that results in an exchange of funds for goods or services.

Transaction process flow



Did you know?
Networks recommend retaining transaction documentation for the following time frames: Discover – 3 years; Amex – 2 years; Visa – 13 months; Mastercard – 13 months; All Networks – 7 years for Healthcare industry merchants.

Obtaining customer signatures

The introduction of EMV® (Chip) technology has caused the signature requirement to outlive its purpose. Therefore, the networks are eliminating the requirement.

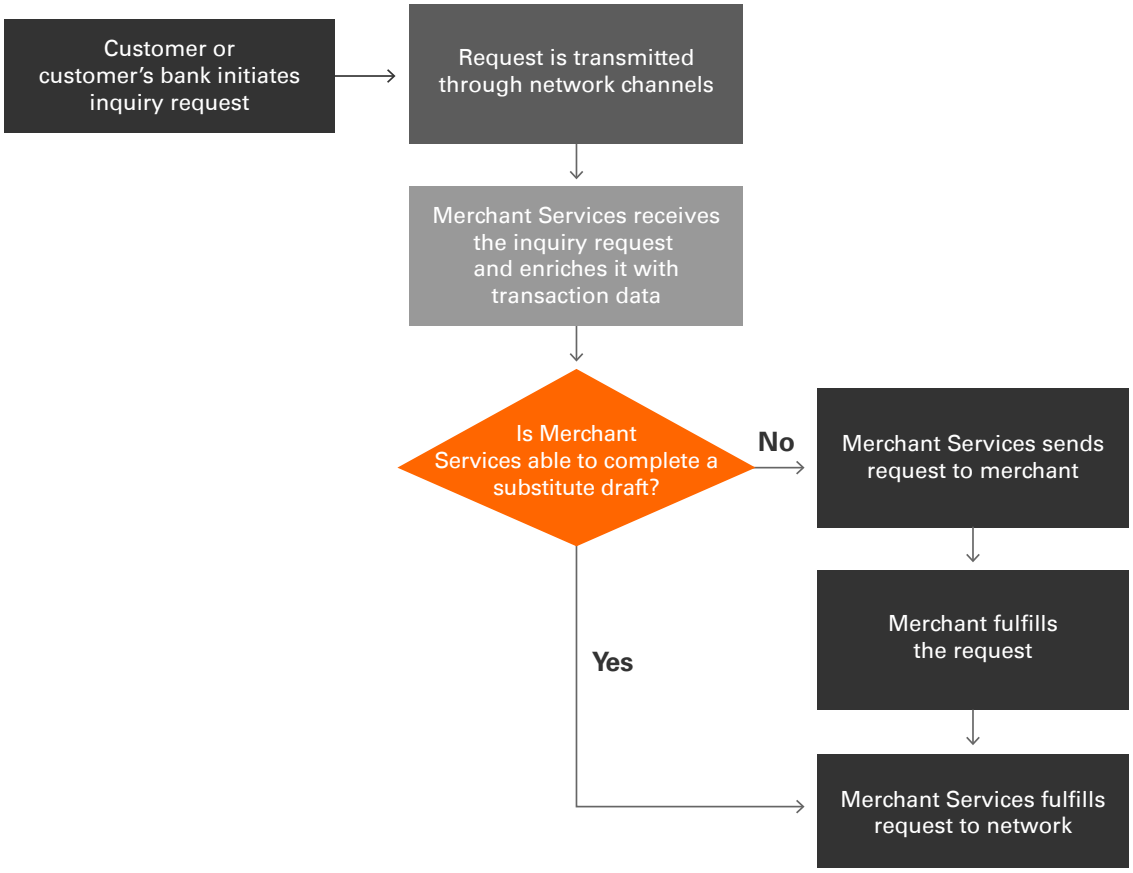
As a result of the elimination of the requirement, you may choose not to obtain a signature on electronically captured receipts for transactions at the POS, unless required by state law. You are, however, able to continue to collect signatures to ensure the customer's acceptance of terms, conditions, policies or agreement to the quality of goods or services. If you choose not to collect signatures, refund policies must still be printed on the transaction receipt to ensure customers are aware of the refund guidelines.

Inquiry overview

An inquiry is a request for transaction documentation. A inquiry received from a network does not mean that your account will be debited; however, if a inquiry Request is not fulfilled properly, the request could result in a non-representable chargeback. Your account may be debited if you receive a non-representable chargeback.

The customer's bank submits a inquiry request to satisfy a customer's need or to support a chargeback right. Each inquiry request includes a reason code explaining why the request was initiated.

Inquiry process flow



Fulfillment of a inquiry request:

- Respond to the request for transaction documentation prior to the due date so that Merchant Services can fulfill the request in a timely manner
- Provide clear and legible copies of all documents that support the transaction
- Ensure that each response includes the original notification, as well as the inquiry case number
- Ensure the case number is written on each page, if multiple pages are being provided
- Retain confirmation that you have fulfilled the inquiry request

Inquiry reason codes

Network	Reason code	Explanation
Accel	6021 – 01	Transaction documentation request
American Express	127, 176	Not recognized by customer
American Express	147, 177, 693	No customer authorization
American Express	155, 158, 173, 175, 680, 684, 004, 021, 024, 059, 061, 062, 063	Customer dispute
American Express	169	Correct currency code not provided
American Express	193	Fraud investigation
American Express	154, 170	Customer canceled
American Express	691	Request for copy
Discover	6021 – 01	Transaction documentation request
Discover	6005 – 03	Transaction documentation request due to customer dispute
Discover	6041 – 04	Transaction documentation request due to fraud analysis
Discover	6040 – 05	Good faith request
Interlink	27	Healthcare substantiation request
Maestro	05	Customer not in agreement with amount billed
Maestro	21	Does not recognize transaction
Maestro	23	Need for personal records
Maestro	41	Fraud investigation
Maestro	42	Potential chargeback or compliance documentation
Maestro	43	Healthcare substantiation inquiry request
Mastercard	42	Mastercard Collaboration Refund Requests
Mastercard	43	Healthcare request
NYCE	01	Transaction documentation request
PayPal Network	20	Customer inquiry for merchandise or service not received
PayPal Network	21	Customer inquiry for merchandise/services not provided

Network	Reason code	Explanation
PULSE	6023	Transaction document request
	6035	Original paper copy request
	6041	Transaction document request for fraud analysis
	6042	Transaction documentation request due to Customer dispute
SHAZAM	01	Transaction documentation request
STAR	1000	Customer inquiry
STAR	1100	Fraud investigation
STAR	1200	Healthcare
Visa	27	Healthcare IIAS auto-sub data inquiry request
Wex	43	Transaction document request
Wex	40, 60	Customer dispute
Wex	1B, LP	Potential fraud
Voyager	0, 1	Transaction document request

Chargeback overview

A Chargeback occurs when the customer or the customer's bank challenges all or part of a purchase. An adjustment may be applied to your account.

There are various reasons that a transaction can be disputed and returned through the Chargeback process. However, the customer's bank must first confirm that a Chargeback right applies. The networks have rules outlining rights and processing requirements for the customer's bank and for you. The customer's bank is responsible for ensuring that the chargeback is submitted using the correct reason code within the predetermined time frame. The bank must provide all required documentation and meet all regulatory requirements.

When submitting a rebuttal to a chargeback, you must respond by the Chargeback due date and provide a full explanation of why you think the chargeback is invalid and the original transaction is valid. You must include all pertinent, supporting documentation. Although the chargeback may be reversed if the explanation and documentation are sufficient, reversals are conditional. The customer's bank may continue to dispute the case by processing an exception item such as a pre-arbitration.

You should not issue a credit after you have received notification of a dispute because the customer's bank may have applied a conditional credit to the customer's account. You may not be able to recover a credit after a chargeback has been received if you issue a credit in these circumstances; in fact, you may be responsible for the credit and chargeback.

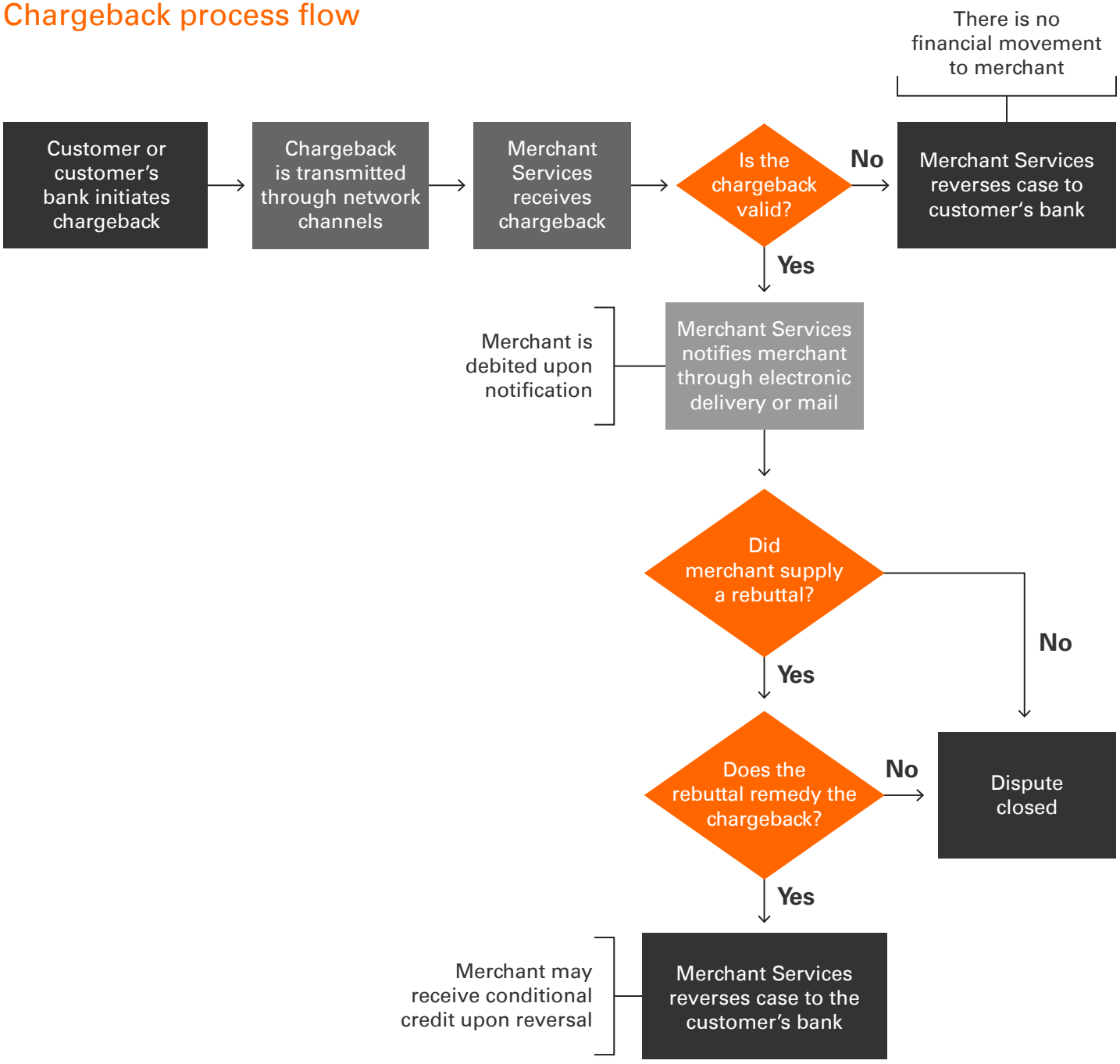
This guide will provide you with strategies to avoid dispute and to defend yourself against dispute. However, the two most important points to remember for all disputes:

1. Follow all instructions provided on the chargeback notification and respond by the due date.

2. Respond to all inquiry requests within the required time frame with all appropriate transaction documentation.

Merchant response time frames			
Credit/Signature Debit			
Payment Network	**Inquirys**	**Chargebacks**	**Exceptions**
American Express	12 Calendar Days	14 Calendar Days	N/A
All Others	20 Calendar Days	15 Calendar Days	14 Calendar Days
PIN Debit			
Payment Network	**Inquirys**	**Chargebacks**	**Exceptions**
EBT	6 Calendar Days	6 Calendar Days	N/A
All Others	10 Calendar Days	10 Calendar Days	10 Calendar Days
Payment Network	**Inquiry**	**Claim**	**Chargeback**
PayPal Debit Network	15 Calendar Days	5 Calendar Days	5 Calendar Days (if appeal is applicable)

Chargeback process flow



Chargeback reason codes

Fraud – card-not-present (CNP)

Network	Reason code	Bank initiation time frame
Accel	81	120 calendar days from transaction processing date
American Express	FR2, F14, F24, F29, M49	120 calendar days from transaction processing date
Discover	4752 AA, 7030 UA02	Within 30 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from the processing date of the transaction, whichever is greater
Interlink	1040	120 calendar days from transaction processing date
Interlink	1050	120 calendar days from identification of Visa fraud monitoring program
Maestro	37, 63	120 calendar days from transaction processing date
Mastercard	37, 63	120 calendar days from transaction processing date
Maestro/Mastercard	49	120 calendar days from transaction processing date or 120 calendar days from date of Global Security Bulletin publication that first listed the merchant location
NYCE	F2, F3, F4, F5, F6, UF	180 calendar days from transaction processing date
PULSE	4540	120 calendar days from transaction processing date
PULSE	4752	Within 30 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from the processing date of the transaction, whichever is greater
PULSE	4868	Within 60 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from the processing date of the transaction, whichever is greater
SHAZAM	4514, 4546	180 calendar days from transaction processing date
STAR	6000	120 days from transaction processing date
STAR Sig Debit	7000	120 calendar days from transaction processing date
Visa	1040	120 calendar days from transaction processing date
Visa	1050	120 calendar days from identification of Visa fraud monitoring program

*For a full listing of Dispute Reason Codes and descriptions, access your Dispute Manager Welcome Screen.

Why is the customer disputing the transaction?

The customer is claiming that the card-not-present transaction was processed without their permission or participation.

What can you do to avoid a card-not-present fraud dispute?

- Participate in a payment network fraud protection program* for electronic commerce (eCommerce) transactions
- Obtain a positive AVS (Address Verification Service) response and ship merchandise to the confirmed address
- Obtain authorizations approval from the customer's card issuing bank for all transactions
- Implement internal fraud prevention policies and procedures for suspicious activity
- Ensure merchant descriptor matches the name of the business and is displayed correctly on the customer statement
- Revoke any sale or exchange of goods/services when appropriate after a prior fraud dispute and implement a process to prevent recurrence by customer
- Utilize cardholder authentication/fraud prevention tools like CVV (Card Verification Value), Cardholder Authentication Verification Value (CAVV), CID (Card Identification Number) and Universal Cardholder Authentication Field (UCAF) to validate cardholder's during the authorization process
  - Ensure all appropriate transaction values are being passed during settlement, including but not limited to CAVV, CVV, UCAF, AVS and Token Authentication values

How can you defend yourself against a card-not-present fraud dispute?

- Prove that a fraud protection program* was utilized for electronic transactions
- Prove that a credit which directly offsets the disputed charge has already been processed
- Prove that a payment network fraud protection program* was utilized for electronic transactions
  - Provide the appropriate authorization/clearing transaction values to support authentication approval was received from the customer's card issuing bank
- Provide compelling evidence that the customer participated in the transaction
  - Provide all customer details obtained during the transaction (that is, Name, Addresses (Email and Physical), Phone Numbers, Account/Login Credentials and so on.)
- Supply a legible copy of the transaction document/information to assist customer in recognizing the transaction and include a brief description of the goods or services and a valid authorization code
- Provide proof that merchandise was shipped to an AVS confirmed address
- Provide a valid Proof-of-Delivery showing the shipped merchandise was delivered to the defined shipping address
- For American Express, provide evidence showing a CID validation attempt was made within the authorization approval request and the issuer did not validate the CID or provided a non-match but still approved the authorization request

- For Visa, provide evidence showing a CVV2 validation attempt was made within the authorization approval request and the issuer returned an 'N' (No Match) but still approved the authorization request
- For Mastercard, provide evidence showing a CVC2 validation attempt was made within the authorization approval request and the issuer returned an 'N' (No Match) but still approved the authorization request
- For Visa reason code 1040, provide evidence of at least two prior non-disputed payments, including original credit transactions (effective October 2024), for the same merchandise/services for the same cardholder account
  - Note: The following Visa requirements apply
    - The non-disputed transactions must be within 120 – 365 calendar days prior to the dispute date of disputed transaction
    - One of the following elements must be provided and must match between the two non-disputed transactions and the disputed transaction:
      - Device ID
      - Device Fingerprint
      - IP Address
    - In addition to provide one of the elements above that must match between all three transactions, an additional one or more of the following must be provided and must match between all three transactions:
      - Customer Account/Login ID
      - Delivery Address
      - Device ID/Device Fingerprint
      - IP Address
- For purchases of non-fiat currency or non-fungible tokens, provide evidence of the Destination Wallet Address and/or Blockchain transaction hash (which must be searchable on an open-source website). Additionally, supply proof of similar approved transactions using the same cardholder account

*Fraud protection programs improve the security of payment transactions in the electronic commerce environment over open networks. They are designed to increase customer and merchant confidence in internet purchases, as well as to reduce dispute and fraudulent activity related to payment cards. Examples of fraud protection programs are listed below:

Visa 3D Secure

Mastercard SecureCode

Discover ProtectBuy

American Express SafeKey

Compelling evidence overview

Compelling evidence is supporting information used to prove a chargeback is invalid, the original transaction is valid and that the merchant followed policies and procedures when processing the transaction.

According to network regulations, compelling evidence is not a remedy for a chargeback; however, compelling evidence will be strongly considered when a customer's bank is deliberating the validity of a chargeback.

Compelling evidence is primarily used to defend claims of fraud in a CNP environment. Some networks will allow merchants to use compelling evidence to respond to customer dispute with specific reason codes.

It is important to remember that providing compelling evidence does not provide a remedy; therefore, the customer's bank may continue to dispute the case by processing an exception item such as a second chargeback or a pre-arbitration.

Note: See individual reason code guidelines for what documentation can be used for compelling evidence.

What can I supply as acceptable compelling evidence?

Fraud – CNP

Evidence type	What could be supplied
Sales draft showing customer's name that matches customer letter	Signed sales draft by customer
Evidence of one or more non-disputed payments for same merchandise or service	ARN, transaction amount, transaction date and at least one of the following: → IP address → Email address → Physical address → Phone number → Customer account/login ID → Device ID → Device fingerprinting ID
Proof of authorized signer known by customer	Documentation that proves signer is a member of customer's household or family
Signed mail order/phone order form	Copy of original order information
Legitimate spend across multiple payment types for same merchandise	Invoice proving transaction processed for full amount across multiple payment types and other payment types not in dispute
Evidence the cardholder is using the goods/services	Photographic or email evidence Documentation to prove cardholder is in possession of and/or using the merchandise or services. For recurring transaction with binding contract or previous undisputed recurring transactions and proof the cardholder is using the merchandise or service
Positive Address Verification Services (AVS) code and Proof-Of-Delivery	Evidence showing positive AVS and Proof-of-Delivery showing the merchandise was delivered to the defined shipping address
Proof the cardholder picked up the goods at a merchant location	Signed Delivery form or copy of/details of identification from cardholder as proof goods were picked up at merchant location

Fraud – card-present (CP)

Network	Reason code	Bank initiation time frame
Accel	81	120 calendar days from transaction processing date
American Express	F10, F14, F24, F30, F31, FR2, M49	120 calendar days from transaction processing date
Discover	4752 AA, 4866 UA05, 4867 UA06, 7010 UA01	Within 30 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from the processing date of the transaction, whichever is greater
Interlink	1010	120 calendar days from transaction processing date
Maestro	37, 40, 63, 70, 71	120 calendar days from transaction processing date
Mastercard	37, 40, 63, 70, 71	120 calendar days from transaction processing date
Maestro/Mastercard	49	120 calendar days from transaction processing date or 120 calendar days from date of Global Security Bulletin publication that first listed the merchant location
NYCE	CC, CL, F1, F2, F3, F4, F5, F6, UF	180 calendar days from transaction processing date
PayPal Network	10	180 calendar days from transaction processing date
PULSE	4537, 4540, 4866, 4867	120 calendar days from transaction processing date
PULSE	4752	Within 30 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from the processing date of the transaction, whichever is greater
SHAZAM	4514	180 calendar days from transaction processing date
	4526	180 calendar days from transaction processing date
	4527	180 calendar days from transaction processing date
	4870	180 calendar days from transaction processing date
	4534	180 calendar days from transaction processing date
STAR	6000, 6500	120 calendar days from transaction processing date
STAR Sig Debit	6000	120 calendar days from transaction processing date
Visa	1010, 1020, 1030	120 calendar days from transaction processing date

*For a full listing of Dispute Reason Codes and descriptions, access your Dispute Manager Welcome Screen.

Why is the customer disputing the transaction?

The customer is claiming that the card present transaction was processed without their permission or participation.

What can you do to avoid a CP fraud dispute?

- Capture all transactions by chip reading the card or obtaining a magnetic swipe and when applicable, obtain a PIN
- Implement internal fraud prevention policies and procedures for suspicious activity

How can you defend yourself against a card-not-present fraud dispute?

- Supply a sales draft with proof that the transaction was electronically captured
- Provide evidence that the transaction was processed using a PIN-enabled terminal; however, the customer presented a non-PIN

Visa allows merchants to challenge Reason Code 1010 – EMV Liability Shift Counterfeit Fraud and Reason Code 1030 – Other Fraud – Card Present Environment for key-entered transactions processed at non-chip terminals with the following compelling evidence:

EMV is a registered trademark or trademark of EMVCo LLC in the United States and other countries. emvco.com

No valid authorization

Network	Reason code	Bank initiation time frame
Accel	72	75 calendar days from transaction processing date
American Express	A01, A02, A08, P01, F22	120 calendar days from transaction processing date
Discover	4863 AT	Within 30 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from the processing date of the transaction, whichever is greater
Interlink	1130	75 calendar days from transaction processing date
Maestro	07, 08, 12	90 calendar days from transaction processing date
Mastercard	07 (Merged with MC 08 Authorization Related Chargeback) 08 12 (Merged with MC 08 Authorization Related Chargeback)	90 calendar days from transaction processing date
NYCE	CB	180 calendar days from transaction processing date
PULSE	4863	Within 30 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from the processing date of the transaction, whichever is greater
STAR	2000	75 calendar days from transaction processing date
STAR Sig Debit	2000	75 calendar days from transaction processing date
Visa	1110, 1120, 1130	75 calendar days from transaction processing date
SHAZAM	4508	180 calendar days from transaction processing date
	4521	180 calendar days from transaction processing date
	4522	180 calendar days from transaction processing date
	4535	180 calendar days from transaction processing date
	4533	180 calendar days from transaction processing date

*For a full listing of Dispute Reason Codes and descriptions, access your Dispute Manager Welcome Screen.

Why is the customer's bank disputing the transaction?

The customer's bank is claiming that the transaction was processed without sufficient electronic authorization or account verification.

What can you do to avoid an invalid authorization dispute?

- Obtain valid 6-digit authorization code for all transactions, including credits
- Discontinue processing a transaction when a declined authorization has been received
- Avoid splitting transaction amounts into separate, smaller amounts to obtain authorizations after a "Decline" has been received
- Avoid processing an authorization for more than the allowed tolerance level for the applicable MCC. The following are examples of tolerance levels:
  - Restaurants are allowed a 20% variance between the authorized amount and the amount processed (All Visa Transactions and Not Mastercard Chip/PIN, Contactless, QR Transactions or transactions coded as Final Authorizations)
  - Cruise lines, lodging and vehicle rental industries are allowed a 15% variance between the authorized amount and amount processed (Visa Transactions Only)
  - Effective October 15, 2022, for Mastercard U.S. Domestic transactions processed as Card-Present and not Chip/PIN, Contactless, QR Transactions or transactions coded as Final Authorizations, the gratuity tolerance threshold is being increased to 30%. For Mastercard U.S. Domestic Card-Not-Present transactions for MCC's 5812 (Eating Places, Restaurants) and 5814 (Fast Food Restaurants), the gratuity tolerance is also increased to 30%
- Validate card has not expired by checking the expiration date on the card presented for the transaction
- Avoid processing a transaction past the allowable authorization time frame (the time frame depends on the type of authorization)

Visa	Mastercard	Discover	AMEX
→ CP Transactions: Same Day as Authorization Approval → CNP: 7 Calendar Days → Cruise Line, Lodging, Vehicle Rental Merchants: 31 Calendar Days for Estimated Authorization Approvals	→ Final Authorizations: 7 Calendar Days → Pre/Undefined Authorizations: 30 Calendar Days	→ For T&E MCCs: 30 Calendar Days → All Other MCCs: 10 Calendar Days	→ 7 Calendar Days

How can you defend yourself against an invalid authorization dispute?

- Provide documentation supporting that the transaction was processed using a chip terminal and that the transaction was authorized
- Provide proof that the card had not expired on the transaction date
- Provide proof that the charge was incurred prior to the card expiration date
- Provide proof that a valid 6-digit authorization approval was obtained and the date of the authorization approval
- Provide proof showing that the transaction was settled while the authorization approval obtained was still valid

Credit not processed

Network	Reason code	Bank initiation time frame
Accel	85	120 calendar days from transaction processing date
American Express	C02, C04, C05	120 calendar days from transaction processing date; from date credit is due based on the written acknowledgment from the merchant; or from date merchandise or services were canceled, refused or returned
Discover	8002 RN2	Within 30 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from processing date of the transaction, whichever is greater
Interlink	1360	120 calendar days from transaction processing date
	1370	120 calendar days from transaction processing date Before initiating a dispute, the issuer must wait 15 calendar days from the date the merchandise was returned or services were canceled. Note – The waiting period does not apply if this will cause the dispute to exceed the issuer initiation time frame
	1380	120 calendar days from the original credit transaction processing date
Maestro	60, 75	120 calendar days from transaction processing date
Mastercard	53, 60	120 calendar days from the date service was canceled or the goods were returned, not the date of the original transaction
NYCE	A7	120 calendar days from transaction processing date
PayPal Network	30	180 calendar days from transaction central processing date
PULSE	4560	Within 30 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from processing date of the transaction, whichever is greater
SHAZAM	1380, 2011, 4513	180 calendar days from transaction processing date
STAR	5000	120 calendar days from transaction date, date of credit receipt or date of customer claim with the issuer if the receipt is not dated
Visa	1360	120 calendar days from transaction processing date or date on credit receipt, not to exceed 540 calendar days from the transaction date or date on the credit receipt
	1380	120 calendar days from the original credit transaction processing date
Visa	1370	120 calendar days from transaction processing date; date the customer received or expected to receive the merchandise or services, not to exceed 540 calendar days from the transaction processing date; or, if an adjustment of a PIN-authenticated Visa debit transaction, the date of the adjustment Before initiating a dispute, the issuer must wait 15 calendar days from the date the merchandise was returned or services were canceled. Note – The waiting period does not apply if this will cause the dispute to exceed the issuer initiation time frame

*For a full listing of Dispute Reason Codes and descriptions, access your Dispute Manager Welcome Screen.

Why is the customer disputing the transaction?

The customer is claiming that a credit was not issued even though the merchant issued a credit transaction receipt or provided a refund acknowledgment. Or, the customer is claiming that a credit was not issued even though the merchandise was returned or the services were canceled.

What can you do to avoid a credit-not-processed dispute?

- Disclose the refund policy for returned/canceled merchandise or services to the customer at the time of the transaction
  - In a CP environment, the customer must sign the transaction receipt containing the disclosure
  - In an electronic environment, provide disclosure on the website on the same page as the check-out and require the customer to "click to accept" the disclosure prior to completion of the transaction
- Issue credit to the customer for the correct amount, in a timely manner and on the same account as the purchase
- Ensure delivery of the merchandise or services ordered to the customer on or before expected delivery date
- Process all transactions using the proper transaction code

How can you defend yourself against a credit-not-processed dispute?

- Show that a credit is not due by providing proof that the disclosure was accepted by the customer at the time of the transaction
- Provide an explanation of why the credit is not due
- If the cardholder did not attempt to cancel the transaction, ensure your challenge response outlines this information. This will explain to the issuing bank that their customer did not attempt to cancel the payment prior to disputing the transaction

Services/Merchandise defective or not as described

Network	Reason code	Bank initiation time frame
Accel	53	120 calendar days from transaction processing date
American Express	C31, C32, M10	120 calendar days from transaction processing date
Discover	4553 RM	30 calendar days from the close date of the TRR if a TRR was processed or 120 days from the processing date of the transaction, whichever is greater; For counterfeit merchandise, up to 120 days from the date that the notification of the counterfeit merchandise was received, not to exceed 540 days from processing date; For misrepresentation of terms of a purchase, up to 120 days from the date scheduled for the last delivery of goods or services to the Customer, not to exceed 540 days from processing date
Interlink	1330, 1340, 1350	120 calendar days from transaction processing date
Maestro	53	120 calendar days from transaction processing date or 120 calendar days from delivery date of the goods or services (ongoing interrupted services only), not to exceed 540 days from processing date
Mastercard	53	120 calendar days from transaction processing date or 120 calendar days from delivery date of the goods or services (ongoing interrupted services only), not to exceed 540 days from processing date
NYCE	A4, CA	180 calendar days from transaction processing date
PayPal Network	21	180 calendar days from transaction processing date
PULSE	4553	Within 30 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from the processing date of the transaction, whichever is greater
SHAZAM	4532, 4553	180 calendar days from transaction processing date
SHAZAM	4531	180 calendar days from transaction processing date
STAR	4000	120 calendar days from the transaction processing date or the date the service or merchandise was received, not to exceed 540 calendar days from the original transaction date
STAR Sig Debit	4000	120 calendar days from the transaction processing date or the date the service or merchandise was received, not to exceed 540 calendar days from the original transaction date
Visa	1330, 1340, 1350	120 calendar days from transaction processing date or the date Customer received merchandise; 60 calendar days from receipt date of the first Customer notification to the issuer, if there is evidence of ongoing negotiations with the merchant and negotiations occurred within 120 days of the transaction processing date; Dispute processing date can be no more than 540 calendar days from the transaction processing date

*For a full listing of Dispute Reason Codes and descriptions, access your Dispute Manager Welcome Screen.

Why is the customer disputing the transaction?

The Customer is claiming that the goods or services received were not as described on the transaction receipt or other documentation presented to the Customer at the time of the purchase or that the merchandise was received damaged, defective or otherwise unsuitable for the purpose sold.

What can you do to avoid a services/merchandise defective or not as described dispute?

- Provide merchandise or services as described to the Customer
- Obtain the Customer's signature to validate that the merchandise was received in good condition
- Resolve the issue with the Customer at first contact, if the Customer received defective merchandise or the merchandise received was not as described
- Make sure accommodations are available to the Customer as reserved
- Ensure that Customer is aware that returned merchandise must be in same condition as it was when received

How can you defend yourself against a services/merchandise defective or not as described dispute?

- Provide a written rebuttal addressing all of the Customer's concerns and include copies of all transaction receipts order forms, invoices or contracts if applicable
- Supply evidence that Customer was aware that the merchandise was purchased in "as is" condition (That is, signed disclosure, screen print for electronic environment or Customer's admission they purchased merchandise "as is")
- Provide proof that replacement merchandise was shipped
- Provide a shipping date, if replacement merchandise is in the process of being shipped
- Supply proof that the goods/services were not returned to the merchant
- Supply proof that an attempt was made to repair or replace damaged or defective goods or provide replacement services
- State how Customer did not comply with the clearly documented cancellation policy, return policy or applicable law if merchandise was returned or services canceled
- Document in a rebuttal that even though the Customer states that defective or not as described merchandise was returned, there is no record of receiving the merchandise

Services not provided; Merchandise not received

Network	Reason code	Bank initiation time frame
Accel	30	120 calendar days from transaction processing date
American Express	C08	120 calendar days from transaction processing date or from either the expected date of receipt of goods or services or from date customer became aware that the expected goods or services would not be provided, whichever date occurs first. Time frame cannot exceed 540 days from transaction processing date
Discover	4755 RG	120 calendar days after the scheduled delivery date agreed upon between the customer and the merchant, but not more than 540 calendar days from transaction processing date. (If delivery date was not provided or agreed upon, time frame is 120 days from transaction processing date). If customer's bank processed a TRR, the bank will have an additional 30 days from the close date of the TRR to initiate the dispute or the 120 calendar days from transaction processing date, whichever is greater
Interlink	1310	120 calendar days from transaction processing date
Maestro	17, 55, 59, 79	120 calendar days from transaction processing date or the date customer expected to receive the merchandise or services
Mastercard	55 (Merged with MC 53 – Customer Dispute)	120 calendar days from transaction processing date or 120 calendar days from the expected delivery date of goods or services (applies to ongoing interrupted services only). The maximum time frame is 540 days
NYCE	A3, CA	180 calendar days from transaction processing date
PayPal Network	20	180 calendar days from transaction processing date
PULSE	4555, 4590	120 calendar days from transaction processing date
SHAZAM	1387, 4554, 4555	180 calendar days from transaction processing date
	4758	180 calendar days from transaction processing date
STAR	4000	120 calendar days from transaction processing date or 120 days from the date services/merchandise were expected to be received, not to exceed 540 calendar days from original transaction
STAR Sig Debit	4000	120 calendar days from transaction processing date or 120 days from the date services/merchandise were expected to be received, not to exceed 540 calendar days from original transaction
Visa	1310	120 calendar days from transaction processing date or 120 days from the last date services/merchandise were expected to be received, not to exceed 540 calendar days from original transaction
	1390	120 calendar days from transaction processing date

*For a full listing of Dispute Reason Codes and descriptions, access your Dispute Manager Welcome Screen.

Why is the customer disputing the transaction?

The customer is claiming that the services were not provided or that the merchandise was never received.

What can you do to avoid a service not provided; Merchandise not received dispute?

- Provide services/merchandise as agreed upon to the customer
- Contact the customer in writing, if the merchandise or service cannot be provided or is delayed
- Offer the customer the option to cancel, if your internal policies allow
- Indicate the expected delivery date on the transaction receipt or invoice
- Deliver the merchandise to the specified location by the expected delivery date
- Issue credit to the customer, if you are unable to deliver merchandise or provide services

Note: Do not issue credit after chargeback has been received.

- Obtain signed POD for shipped merchandise
- Charge the customer after the merchandise is shipped
- Issue refunds as applicable, when you cancel the services
- Make sure accommodations are available to the customer as reserved
- Ensure the customer has been billed only once, if alternate accommodations are provided

How can you defend yourself against a service not provided; Merchandise not received dispute?

- Provide a signed POD for shipped merchandise
- Provide a written rebuttal addressing all of the customer's concerns and providing proof that services were:
  - Rendered in full
  - Available but were refused by the customer
  - Provided and acknowledged by the customer
  - Available but were not utilized by the customer
- Supply form/waiver signed by the customer that allows packages to be left at the customer's residence without requiring a signature and provide an unsigned POD
- Provide a rebuttal addressing the customer's claims, if customer states that merchandise was returned but was not received

- Provide proof that services were rendered or merchandise was received by customer
- Provide one of the following for Internet Electronic Delivery:
  - Proof that the customer's IP address at the time of purchase matches the IP address where the digital goods were downloaded
  - Proof that the customer's email address at the time of purchase matches the email address used to deliver the digital goods
  - Proof that the merchant's website was accessed by the customer for services after the transaction
- For purchases of non-fiat currency or non-fungible tokens, provide evidence of the Destination Wallet Address and/or Blockchain transaction hash (which must be searchable on an open-source website). Additionally, supply proof of similar approved transactions using the same cardholder account

What can I supply as acceptable compelling evidence?

Services not provided; Merchandise not received.

Evidence type	What could be supplied
Documentation to prove the customer is in possession of and/or using the merchandise	Signed delivery form or pick-up form Copy of Customer ID presented when goods were picked up
AVS of Y or M with POD to matched AVS address	Tracking details and documentation such as matching physical address, date/time delivered, signature and so on
Photographs or emails to prove the link between person receiving merchandise of services	Email exchange with customer admitting possessing of merchandise Internal photographs from business Other publicly available photographs of customer utilizing merchandise or services
Digital goods download detail	Download date and time and at least two or more of the following: – Purchaser IP address and device geographic location – Device ID and device name – Purchaser name and purchaser email – Proof of profile setup or application access supplied – Proof of merchant website or application access supplied – Same device and previous transaction on same card not disputed – provide ARN and transaction date
Customer confirmation of registration to receive electronic delivery of goods or services	Email address and other linking information to customer

No-shows

Network	Reason code	Bank initiation time frame
American Express	C18	120 calendar days from transaction processing date; from date goods or services were canceled, refused or returned by Customer; or from date of merchant's written acknowledgement of credit due
Mastercard	59 (Merged with MC 53 – Customer Dispute)	120 calendar days from transaction processing date or 120 calendar days from the delivery date of goods or services (applies to ongoing interrupted services only). The maximum time frame is 540-days
Visa	1370	120 calendar days from transaction processing date; date the Customer received or expected to receive the merchandise or services, not to exceed 540 calendar days from the transaction processing date; or, if an adjustment of a PIN-authenticated Visa debit transaction, the date of the adjustment

*For a full listing of Dispute Reason Codes and descriptions, access your Dispute Manager Welcome Screen.

Why is the customer disputing the transaction?

The Customer is claiming that a No-show transaction was billed to their account or that an addendum charge was added to an original valid transaction from the same merchant.

What can you do to avoid a no-show dispute?

- Ensure the Customer is aware of the cancellation and no-show policy at the time of the reservation
- Issue credit upon cancellation of reservation by the Customer
- Provide a cancellation number for all cancellations

How can you defend yourself against a no-show dispute?

- Prove that the cancellation policy was properly disclosed to the Customer at the time of the reservation
- Provide a rebuttal of the validity of the cancellation code
- Prove that the cancellation policy and or no-show was properly disclosed to the Customer at the time of the reservation, and the customer acknowledged/accepted the terms and conditions
- Provide a rebuttal of the validity of the cancellation code provided by the customer if the cancellation code is not valid

Canceled recurring transaction

Network	Reason code	Bank initiation time frame
American Express	C28	120 calendar days from transaction processing date
Discover	4541 AP	Within 30 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from the processing date of the transaction, whichever is greater
Interlink	1320	120 calendar days from transaction processing date
Maestro	41	120 calendar days from transaction processing date
Mastercard	41 (Merged with MC 53 – Customer Dispute)	120 calendar days from transaction processing date or 120 calendar days from the delivery date of goods or services (applies to ongoing interrupted services only). The maximum time frame is 540 days
PayPal Network	34	180 calendar days from transaction processing date
PULSE	4541	Within 30 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from the processing date of the transaction, whichever is greater
SHAZAM	4544	180 calendar days from transaction processing date
STAR	5000	120 calendar days from transaction processing date
STAR Sig Debit	5000	120 calendar days from transaction processing date
Visa	1320	120 calendar days from transaction processing date

*For a full listing of Dispute Reason Codes and descriptions, access your Dispute Manager Welcome Screen.

Why is the customer disputing the transaction?

The Customer is claiming that the merchant billed a transaction to the same account number after the recurring payment plan expired or after the Customer canceled or withdrew permission to charge the account as part of the recurring payment plan.

What can you do to avoid a canceled recurring transaction dispute?

- → Cancel the recurring billing as soon as notification is received from the customer
- → Issue a credit as needed to the Customer in a timely manner
- → Ensure billing and cancellation terms are clear in the contract
- → Discontinue billing the Customer's account after a chargeback has been received

Note: You may pursue collecting from the Customer through another form of payment.

How can you defend yourself against a canceled recurring transaction dispute?

- Provide valid legible copies of all transaction documentation which may include:
  - A receipt or invoice signed by the customer indicating that the customer authorized each of the card transactions charged to the account
  - Evidence that the customer did not cancel the Recurring Payment Plan in accordance with the merchant's policy
  - Supporting documentation that the customer did not cancel the Recurring Payment Plan at least 15 calendar days prior to the posting of the card transaction
  - Proof that the cancellation number provided by the customer is invalid and that the disputed card transaction was processed correctly
  - A record that a credit was processed to the account
  - Proof that the terms of the Recurring Payment Plan require the customer to pay the amount(s) subject to dispute, notwithstanding the termination or cancellation of the Recurring Payment Plan
- Provide a copy of the cancellation policy, an explanation of the procedures for disclosing it to the customer and details explaining how the customer did not follow the cancellation policy
- Give proof that the customer has not canceled and continues to use the services or receive the goods
- Supply proof that the cancellation occurred during the same month as the billing and that partial services were rendered

Duplicate processing

Network	Reason code	Bank initiation time frame
Accel	82	120 calendar days from transaction processing date
American Express	P08	120 calendar days from transaction processing date
Discover	4534 DP	Within 30 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from the processing date of the transaction, whichever is greater
Interlink	1261	120 calendar days from transaction processing date
Maestro	34, 73	120 calendar days from transaction processing date
Mastercard	34	90 calendar days from transaction processing date
NYCE	A6	120 calendar days from transaction processing date
PayPal network	31	180 calendar days from transaction processing date
PayPal network	35	180 calendar days from transaction processing date
PULSE	4534	120 calendar days from transaction processing date
SHAZAM	1376, 1382, 4512	180 calendar days from transaction processing date
STAR	3000	90 calendar days from transaction processing date.
STAR Sig Debit	3000	90 calendar days from transaction processing date
Visa	1261	120 calendar days from transaction processing date

*For a full listing of Dispute Reason Codes and descriptions, access your Dispute Manager Welcome Screen.

Why is the customer disputing the transaction?

The Customer is claiming that a single transaction was processed more than once to the same card number, at the same merchant location, for the same amount and on the same date; the Customer did not receive the benefit of more than one transaction.

Note: Visa's only requirement for Duplicate Processing is that a single transaction was processed more than once on the same card.

What can you do to avoid a duplicate processing dispute?

- Ensure transactions are not processed multiple times
  - In the event that a transaction is processed more than once in error, immediately issue a void, a transaction reversal or a credit
- Accept only one form of payment per transaction
  - In the event that two or more forms of payment are accepted for one transaction, document each form of payment on one transaction receipt confirming that the total of all payments does not exceed the total of the purchase
- Ensure the Customer is billed only once per transaction
- Reconcile transaction reporting daily
- Ensure only one copy of sales draft is submitted, if you submit paper drafts for processing

How can you defend yourself against a duplicate processing dispute?

- Provide valid, legible copies of all transaction documentation which may include:
  - Two distinct transaction receipts
  - Two invoices
  - Itemization reflecting different transactions
- Provide evidence that the transactions were not for the same service or merchandise, if two separate transaction receipts are not available
- Provide evidence that a credit was issued to the account to correct duplicate billing
- Provide proof of a transaction reversal to correct duplicate billing
- Provide documentation to support transactions were processed as chip transactions (For example, application counters are different)

Data entry error

Network	Reason code	Bank initiation time frame
Accel	77	75 calendar days from transaction processing date
Accel	80	120 calendar days from transaction processing date
American Express	P03, P04, P05, P22, P23	120 calendar days from transaction processing date
Discover	4550 CD, 4753 IN, 4586 AW	Within 30 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from the processing date of the transaction, whichever is greater
Interlink	1220, 1230, 1240, 1250	120 calendar days from transaction processing date
Interlink	1270	75 calendar days from transaction processing date
Maestro	30, 31, 46, 74, 95, 96	120 calendar days from transaction processing date
Mastercard	46, 31 (Merged with MC 34 – Point of Interaction Error)	90 calendar days from transaction processing date
NYCE	A1, A2, CE, E1, P1, P2, P3	180 calendar days from transaction processing date
NYCE	AA, AB, A5	120 calendar days from transaction processing date
PayPal Network	31	180 calendar days from transaction processing date
PayPal Network	32	180 calendar days from transaction processing date
PULSE	4512	Within 30 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from the processing date of the transaction, whichever is greater
PULSE	4550, 4586	Within 60 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from the processing date of the transaction, whichever is greater
SHAZAM	1378, 1379, 4503, 4507, 4510, 4511, 4523, 4524, 4525	180 calendar days from transaction processing date
	5400	180 calendar days from transaction processing date
	5410	180 calendar days from transaction processing date
STAR	3000	90 calendar days from transaction processing date
STAR Sig Debit	3000	90 calendar days from transaction processing date
Visa	1220, 1230, 1240,1250	120 calendar days from transaction processing date; If Credit refund was processed instead of Reversal or Adjustment – 120 calendar days from the processing date of the credit refund
Visa	1270	75 calendar days from transaction processing date

*For a full listing of Dispute Reason Codes and descriptions, access your Dispute Manager Welcome Screen.

Why is the customer disputing the transaction?

The Customer is claiming that a data entry error was made at the point-of-sale. The items incorrectly entered may include but are not limited to the following: a credit entered as a debit; a debit entered as a credit; transaction amount; transaction code; card number; account number or currency code.

What can you do to avoid a data entry dispute?

- Ensure all transactions are processed accurately with proper transaction code
- Process all transactions in the proper currency as stated on the transaction receipt
- Ensure that credit transaction receipts are processed as credits and sale transaction receipts are processed as sales
- Confirm that the transaction amount and account number are correct prior to processing
- Make sure that all sales drafts are written clearly and calculated correctly

How can you defend yourself against a data entry dispute?

- Provide a copy of transaction receipt or other documentation to prove that transaction was processed under the appropriate transaction code
- Provide documentation to prove the transaction was processed utilizing the appropriate currency code
- Provide a copy of the sales draft showing that there was no error in the transaction amount or credit amount processed

Late presentment

Network	Reason code	Bank initiation time frame
Accel	74	120 calendar days from transaction processing date
American Express	P07	120 calendar days from transaction processing date
Discover	4542 LP	Within 60 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from the processing date of the transaction, whichever is greater
Interlink	1210	120 calendar days from transaction processing date
Maestro	42, 80	120 calendar days from transaction processing date
Mastercard	42 (Merged with MC 34 – Point of Interaction Error)	90 calendar days from transaction processing date
PULSE	4542	Within 60 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from the processing date of the transaction, whichever is greater
SHAZAM	4536	180 calendar days from transaction processing date
STAR	3000	90 calendar days from transaction processing date
Visa	1210	120 calendar days from transaction processing date

*For a full listing of Dispute Reason Codes and descriptions, access your Dispute Manager Welcome Screen.

Why is the customer disputing the transaction?

The Customer's bank is claiming that the transaction was not processed within the required time frame.

What can you do to avoid a late presentment dispute?

→ Process all transactions within the required time frames

How can you defend yourself against a late presentment dispute?

→ Provide proof that the transaction was deposited and processed within the required time limit

Paid by other means

Network	Reason code	Bank initiation time frame
Accel	86	120 calendar days from transaction processing date
American Express	C14	120 calendar days from transaction processing date
Discover	4865 PM	Within 30 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from the processing date of the transaction, whichever is greater
Interlink	1260	90 calendar days from transaction processing date
Mastercard	34	90 calendar days from transaction processing date
PayPal Network	33	180 calendar days from transaction processing date
PULSE	4865	Within 30 calendar days from the close date of the TRR if a TRR was processed or 120 calendar days from the processing date of the transaction, whichever is greater
SHAZAM	4762	180 calendar days from transaction processing date
STAR	3000	90 calendar days from transaction processing date.
STAR Sig Debit	3000	90 calendar days from transaction processing date
Visa	1262	120 calendar days from transaction processing date

*For a full listing of Dispute Reason Codes and descriptions, access your Dispute Manager Welcome Screen.

Why is the customer disputing the transaction?

The Customer is claiming that the transaction in dispute was paid by another form of payment.

What can you do to avoid a paid by other means dispute?

- Accept only one form of payment per transaction
  - In the event that two or more forms of payment are accepted for one transaction, document each form of payment on one transaction receipt confirming that the total of all payments does not exceed the total of the purchase
- Ensure the Customer is billed only once per transaction

How can you defend yourself against a paid by other means dispute?

- Provide proof that the transaction was not paid by an alternate form of payment
- Provide evidence that a credit was issued to the account
- Prove that the alternate form of payment was not valid
- Provide documentation to prove that the merchant did not receive payment by other means for the same merchandise or service
- Provide proof that there are two or more separate transactions along with an explanation of each transaction

Exception overview

An exception occurs when the issuer and acquirer make an additional attempt to resolve a dispute outside of the initial chargeback process because the issuer maintains the transaction violated a Payment Card Network rule or regulation. If a resolution cannot be reached, issuers and acquirers will rely on the Payment Card Networks to rule on a case and to assign the liability of the dispute.

Each Payment Card Network utilizes different exception types and each type is handled differently based on the Network regulations and guidelines by Reason Code. The merchant's ability to resolve the dispute at this stage is dependent on various technical and regulation-specific factors. Should Fiserv receive an exception case from a customer's bank, all the appropriate steps will be taken to remedy that dispute. This process can be done with or without requesting additional documentation from the merchant. The outcome of the case is based on the validity of the dispute as well as the documentation that was provided to remedy the dispute. Whether the case is won or lost, the chargeback will be adjusted accordingly.

Exception case types

Pre-arbitration – incoming and outgoing:

- Process where the Issuer and Acquirer continue the dispute after the initial chargeback
- A pre-arbitration case may follow a chargeback; however, it cannot precede a chargeback
  - For Mastercard EMV fraud and authorization reason codes, a Pre-Arbitration is not required
- By challenging an incoming Pre-Arbitration the issuer may submit a Filed Arbitration, which could come with fees in excess of $450 if ruled in favor of the issuer by the Payment Card Network

Arbitration – incoming and outgoing:

- Process where the Payment Card Network determines financial liability between members for transactions that have been charged back
- An Arbitration case may be filed without a prior Pre-Arbitration
- For Mastercard EMV fraud and authorization reason codes, a Pre-Arbitration is not required
- If a lost ruling is received from the Payment Card Network, fees in excess of $450 could be incurred

Pre-compliance – incoming and outgoing:

- Process where the issuer and acquirer identify a rule violation has occurred and no chargeback rights exist for the merchant or client
- Notification of these types of disputes allows the member to address the problem and attempt to settle the dispute; however, notification is not required prior to filing a compliance case

Compliance – incoming and outgoing:

- Process by which the Payment Card Networks resolve disputes between members arising from violations of the operating regulations. The requesting member certifies that a financial loss has occurred or that a financial loss will occur for a specific amount and that there are no chargeback rights available

Good faith collections – incoming and outgoing:

- A collection case is sent to the Customer's bank or acquirer on a reciprocal basis when additional information is supplied beyond chargeback time frames
- This process is not monitored or regulated by the networks

NYCE utilization of reason codes NC and R3

- NYCE will utilize reason code NC – Non-Compliant or reason code R3 – Representment Denial as a fatal chargeback reason code when the merchant has responded to the first Chargeback, but the issuing bank is continuing to dispute the transaction
- Representments for reason codes NC and R3 will not be permitted by NYCE

fiserv.

Exceptions chart

Network	Incoming pre-arbitration	Outgoing pre-arbitration	Filed arbitration	Pre-compliance	Filed compliance
Accel	30-Days from 1CB Reversal		60-Days from the Challenge, including the Pre-Arbitration cycle		
ACS	No Exceptions Apply				
AFFN	45-Days from 1CB Central Processing Date		10-Days from Acquirer Pre-Arbitration Decline		
ATH	No Exceptions Apply				
American Express	No Exceptions Apply				
Cu24/Culiance	45-Days from 1CB Central Processing Date		10-Days from Acquirer Pre-Arbitration Decline		
Discover	30-Days from 1CB Reversal		15-Days from Acquirer Pre-Arbitration Decline	30-Days from the Dispute Notice issue date	
EBT/eFunds	No Exceptions Apply				
Interlink	30-Days from 1CB Reversal	30-Days from 1CB Central Processing Date	10-Days from Issuer/Acquirer Pre-Arbitration Decline	90-Days from the processing, violation date or date of discovery	Within 30-Days of response or non-response to Pre-Compliance attempt
Jeanie	No Exceptions Apply				
Maestro	45-Days from 1CB Reversal		45-Days from 1CB Reversal	Within 180-Days of the violation	30-Days from the response or non-response to Pre-Compliance attempt
Mastercard	30-Days from 1CB Reversal		Within 75-Days of the 1CB Reversal Within 45-Days of the 1CB Reversal for Authorization and EMV Fraud Reason Codes	Within 120-Days of the violation date	Within 30-Days from the non-response or response to the Pre-Compliance attempt
NYCE	No Exceptions Apply				
Pulse	30-Days from 1CB Reversal		30-Days from Acquirer Pre-Arbitration Decline		
		For Reason Code 4868 – 30-Days from 1CB Central Processing Date	For Reason Code 4868 – 30-Days from Issuer Denial of Outgoing Pre-Arbitration		
SHAZAM	30-Days from 1CB Reversal		14-Days from the Acquirer Pre-Arbitration Decline		
STAR	30-Days from 1CB Reversal		30-Days from the Acquirer Pre-Arbitration Decline	90-Days from the violation date	Within 30 calendar days from the Pre-Compliance attempt
Visa	30-Days from 1CB Reversal	30-Days from 1CB Central Processing Date	10-Days from Issuer/Acquirer Pre-Arbitration Decline	90-Days from the processing, violation date or date of discovery	Within 30-Days of response or non-response to Pre-Compliance attempt
Voyager	No Exceptions Apply				
WEX	No Exceptions Apply				

Good Faith Collections No timelines; Fiserv does have internal guidelines for initiating GFC requests.

Industry-specific merchants

Cruise line, lodging and vehicle rental

Authorization processing

- Properly code the authorization as pre-authorization when applicable
- Properly obtain incremental authorization throughout the hotel/motel stay, car rental and cruise debarkation
- Ensure the authorization is processed within the allowable time frame
- If the actual transaction amount is more than the total authorization, an additional authorization is required for the difference unless a variance is permitted

Transaction processing

- Electronically capture all transactions upon embarkation, room check-in and vehicle check-out
- Obtain all relevant information when booking a reservation
- In the instance of a "No Show," the merchant must hold the reservation for the allotted time, obtain authorization and process the transaction with the words "No Show" on the signature line
- Transactions processed as a result of a loss, theft or damage are not valid and should not be completed unless explicitly agreed upon by the customer with a properly processed, separate transaction

Proper disclosure

- Disclose the cancellation policy to the customer at the time of the reservation
- Ensure "Proof of Terms and Conditions Acceptance" is obtained (click to accept)
- Utilize alternate authentication tools

Deterring fraud

- Supply addendum data, such as the customer's name and address, with the transaction to enable the issuer to better advise their customers on potential inquiries and to prevent unnecessary chargebacks
- Include reservation or advanced deposit documentation: Customer's name, address, phone number, IP address (online) that can be tied to customer's letter
- Provide a folio or registration card with a signature as well as an imprint/magnetic swipe of the credit card on the check in date
- Electronically capture (chip-read, swipe) card upon arrival of guest(s)

Providing compelling evidence

- Provide compelling evidence that the Customer participated in the transaction and services were provided
- Provide copy of embarkation, hotel folio or car rental agreement with Customer's signature or record of information where reservation was made
- Provide proof of corresponding undisputed transactions
- Provide reservation specific details such as: reservation name, name on card, card number, expiration date, billing address and phone number

Online Travel Agency (OTA) transactions

- Visa updated their rules to support OTA disputes – Reason code 1330 (Not as Described or Defective Merchandise/ Services) has been updated to include a commercial product virtual account holder and an online travel agency with a lodging merchant that covers the expected/agreed terms of the relationship
- Be sure the Customer is aware of yours and the OTAs terms and conditions upon reservation; the OTA should be able to provide proof the Customer agreed to both sets of terms

After departure charges

- Additional charges after Check-Out (For example, smoking charges, pet charges and so on) can be billed to the Customer only if a separate transaction is processed with the Customer's authorization; otherwise, these charges can be defended only with compelling evidence and are otherwise considered not valid
- Transactions processed as a result of a loss, theft or damage are not valid and should not be completed unless explicitly agreed upon by the Customer and documented with a properly processed separate transaction

Airlines

Authorization processing

- Properly obtain authorization for the full amount of sale prior to settling the transaction
- Ensure the authorization obtained is processed within the allowable time frame

Transaction processing

- Electronically capture all transactions made in a face-to-face environment
- Utilize Fraud Protection Programs for eCommerce transactions

Proper disclosure

- Disclose the cancellation policy to the Customer at the time of the reservation
- Ensure "Proof of Terms and Conditions Acceptance" is obtained (click to accept). Utilize alternate authentication tools

Deterring fraud

- Supplying addendum data, such as Customer name, address and ticket information, with the transaction will enable the issuer to better assist customers on potential inquiries and may prevent unnecessary chargebacks

Providing compelling evidence

- Provide compelling evidence that the Customer participated in the transaction and services were provided
- Provide copy of flight manifesto with passenger name
- Provide proof of corresponding undisputed transactions

Petroleum – automated fuel dispenser

Authorization processing

- Perform valid $1 Authorization status check prior to dispensing fuel
- Properly obtain authorization for the full amount of sale prior to settling the transaction, if threshold is exceeded

Transaction processing

- Allow fuel to be dispensed up to the allowable amount by network. (See table)
- Ensure pumps can read chip or full magnetic stripe data from the card

Deterring fraud

- Implement velocity parameters to recognize potential risk
- Prompt Customer to enter ZIP code and turn pump on only when positive response received

Visa Maximum Threshold Amounts (All U.S. Visa Transactions)	
$1000	Fleet Cards
$175	All Other Card Types
Visa Real-Time Clearing Pre-Authorization Requests	
$1000	Fleet Cards
$500	All Other Card Types
Visa International Maximum Threshold Amounts	
$100	For Chip-Initiated Transaction with a PIN
$75	For all other Transactions
Mastercard Maximum Threshold Amount (Transactions with CPD on or after 5/22/22 for U.S. Region Issued Cards and U.S. Merchant)	
$500	Executive Corp Card, Corporate Card and Purchasing Card
$175	All Other Card Types
Mastercard Maximum Threshold Amount (Transactions with CPD on or after 10/14/22 for International Issued Cards and U.S. Merchant)	
$500	Executive Corp Card, Corporate Card and Purchasing Card
$175	All Other Card Types
Mastercard Maximum Threshold Amount (Transactions for International Merchants)	
$150	Executive Corp Card, Corporate Card and Purchasing Card
$100	All Other Card Types
Discover (Transactions with CPD on or after 5/21/22)	
$175	All Card Types

Refund request overview

For merchants interested in participating in Visa's Rapid Dispute Resolution or Mastercard's Collaboration Refund Request programs, Fiserv offers the below support.

- Visa's Rapid Dispute Resolution Program
  - Enrollment in this program would occur through Visa/Verifi directly
  - Fiserv will receive the debit for an accepted Rapid Dispute Resolution Inquiry from Visa
  - The debit would be passed to the merchant as a chargeback adjustment
  - To identify these types of chargeback adjustments, merchants can utilize the 'Refund Request Adjustment' field available within the dispute tool and chargeback reporting to identify the RDR chargeback adjustment
- Mastercard's Collaboration Refund Request
  - Fiserv will allow merchants to Opt-In for support of this program
    - If a merchant is interested in participating in the Mastercard Collaboration Refund Request program, they should contact their Fiserv representative
  - Once Opted-In, Fiserv will process the Mastercard Collaboration Refund Request inquiry, providing the merchant an opportunity to respond to the request within the Dispute Management tool or through eResponse (bulk response SFTP file)
    - Merchants are provided 24-hours to respond to the request
  - The merchant can take one of three actions below after receiving the refund request inquiry:
    - The merchant can ignore or dismiss the request
      - If the customer's issuing bank has valid chargeback rights, they may initiate a standard Mastercard chargeback
    - The merchant can reject the request
      - If the customer's issuing bank has valid chargeback rights, they may initiate a standard Mastercard chargeback
    - The merchant can request Mastercard to issue a refund to the customer
      - This would be considered accepting the request
      - Mastercard would provide a credit to the customer's issuing bank, and a debit adjustment would be sent to the merchant through a chargeback adjustment. The chargeback adjustment would be sent through the standard chargeback process, however, the chargebacks would be tagged with a 'Refund Request Adjustment' flag to differentiate them within the Fiserv dispute management tool and chargeback reporting

- One of three final outcomes are expected:
  - If the merchant has rejected or not responded to the refund request and the issuer **does not** proceed to a chargeback either because they do not have valid chargeback rights, the merchant will not receive any additional chargeback or updates
  - If the merchant has rejected or not responded to the refund request and the issuer **does** have chargeback rights, the issuer may submit a standard Mastercard chargeback
  - If the merchant has responded requesting Mastercard to process a refund on their behalf, the merchant will receive a chargeback adjustment through the Mastercard chargeback process. The chargeback adjustment would have the 'Refund Request Adjustment' indicator present

Appendix

Merchant response template

Airline Fraud Services Addendum

Merchant Response to Case # 999999999999

4 Pages

Merchant Response: Challenge
(Challenge/Accept Dispute)

Merchant Response Due Date: 99/99/9999

Merchant Name:	Traci's Airways	Dispute Reason:	53/Customer Dispute
Merchant Number:	999999999	Case Number:	999999999999
ARN:	99999999999999999999999	Transaction Amount:	$99.99
Transaction Date:	99/99/9999	Dispute Amount:	$99.99

Merchant Rebuttal:

This dispute is invalid and the Customer is not due a refund. The Customer purchased an airline ticket and traveled with Traci's Airways on 08/10/2020; from Sometown, MD to Bigtown, TX. The Customer incurred an additional charge of $99.99, for excessive baggage (over the maximum amount), which they paid by credit card at check-in, prior to boarding the plane.

Please Reference the Attached Supporting Documents:

1. Online ticket purchase and "click to accept" policy regarding excessive baggage
2. Copy of airline ticket issued in Customer's name
3. Copy of signed, chip read transaction receipt for the excessive baggage
4. Flight manifest as proof Customer boarded the plane in Sometown, MD, destined for Bigtown, TX

Merchant response template

Airline Fraud Services Addendum

tracisairways.com

Traci's Airways
123 Runway Rd.
Sometown, MD 99999
999-999-9999

Description of purchase:	One-Way Ticket Flight #99 Sometown, MD to Bigtown, TX 08/10/2020	$199.99
Passenger name:	Jane Doe	
Seat assignment:	Seat 9	

Tax 20%	$39.99
Grand Total	$239.99

[X] I agree that I am responsible to pay for any baggage weight in excess of 30 lbs., at $5/lb. for each lb. over 30 lbs. This baggage must be stored in the cargo area of the plane and cannot be carried on.

Print

Merchant response template

Airline Fraud Services Addendum

Traci's Airways
123 Runway Rd.
Sometown, MD 99999
999-999-9999

August 10, 2020 Invoice # 999999

Check in:	Jane Doe Flight # 99 Bigtown, TX Seat # 9
	Paid in Full
Excessive Baggage:	$50.00
10 lbs. @ $5 pp.	_____
	$50.00

Jane Doe

Jane Doe

MC XXXX XXXX XXXX 9999 Exp: 99/9999
Chip Read

Auth Date 07/10/2020
Auth Code 999999 Approved

Merchant response template

Airline Fraud Services Addendum

Traci's Airways

Flight # 99 Departing Sometown, MD to Bigtown, TX
08/10/2020

Seat 1XXXXXXXX	Seat 16XXXXXXX
Seat 2XXXXXXXX	Seat 17XXXXXXX
Seat 3XXXXXXXX	Seat 18XXXXXXX
Seat 4XXXXXXXX	Seat 19XXXXXXX
Seat 5XXXXXXXX	Seat 20XXXXXXX
Seat 6XXXXXXXX	Seat 21XXXXXXX
Seat 7XXXXXXXX	Seat 22XXXXXXX
Seat 8XXXXXXXX	Seat 23XXXXXXX
Seat 9 Jane Doe	Seat 24XXXXXXX
Seat 10XXXXXXX	Seat 25XXXXXXX
Seat 11XXXXXXX	Seat 26XXXXXXX
Seat 12XXXXXXX	Seat 27XXXXXXX
Seat 13XXXXXXX	Seat 28XXXXXXX
Seat 14XXXXXXX	Seat 29XXXXXXX
Seat 15XXXXXXX	Seat 30XXXXXXX

Merchant response template

Canceled Recurring

Merchant Response to Case # 999999999999

4 Pages

Merchant Response: Challenge
(Challenge/Accept Dispute)

Merchant Response Due Date: 99/99/9999

Merchant Name:	Keeping Traditions with Traci	Dispute Reason:	1320/canceled Recurring
Merchant Number:	999999999	Case Number:	999999999999
ARN:	99999999999999999999999	Transaction Amount:	$19.99
Transaction Date:	99/99/9999	Dispute Amount:	$19.99

Merchant Rebuttal:

Jane Doe purchased access to a monthly podcast and receives access to special membership discounts for all products or services mentioned in the podcast. The podcast is available on the first Friday of every month, without an end date. The customer may cancel at any time, per terms they e-signed at time of purchase; however, the customer did not request cancellation until July 17, 2020 and the charge on July 3, 2020 is not refundable, as monthly podcast and associated discounts were already received and cannot be retracted.

Please Reference the Attached Supporting Documents:

1. Screenshot of the website purchase, including e-signed terms on the check-out page
2. Copy of customer's email dated July 17, 2020 requesting cancellation
3. Screenshot of customer's account showing cancellation was processed and evidence no further transactions will be automatically billed to this card
4. Evidence the July 3, 2020 podcast was accessed by customer's IP address on file

Merchant response template

Canceled Recurring

Keeping Traditions with Traci

Membership Options

Select the frequency for which you would like access to podcast and associated discount offers:

[X]	Monthly access to podcast and associated discount offers	$19.99/month
[ ]	Quarterly access to podcast and associated discount offers (Winter, Spring, Summer and Fall editions)	$9.99/quarter
[ ]	Twice a year access to podcast and associated discount offers (Winter and Summer editions)	$5.99/6 months

The podcast is available on the first Friday of every month, for monthly access membership; the first Friday in the first month of each four quarters (January, April, July and October), for quarterly access membership; or the first Friday in months of January and June, for twice a year access.

[ ] Add Keeping Traditions Tote Bag $12.99
*Shipping charge applies

Total	$19.99/month
Tax	$0.00
Shipping*	$0.00
Grand Total	$19.99/month
Visa #	XXXXXXXXXXXX9999
Exp. Date	99/99
CVV	999

Jane Doe Jan. 3, 2020

I acknowledge and agree that I can cancel this recurring billing at any time, by sending an email to: keepingtraditions@wahoo.com and I will not be billed any further transactions following the date of cancellation and all prior transactions/dates of service will not be refundable, as podcast and discount offers were available for my access.

Jane Doe Jan. 3, 2020

keepingtraditions.com

Merchant response template

Canceled Recurring

Date: July 20, 2020, 9:15 a.m.
To: seejanerun@xmail.com
From: keepingtraditions@wahoo.com
Subject: Cancellation Request

Dear Jane,

We have received your email and request for cancellation. We are sorry to see you go! No further charges will be billed to your card number on file, after your cancellation date of July 17, 2020.

If at any time you would reconsider and like to re-enroll in one of our membership plans, we will send you the Keeping Traditions tote bag as a complimentary gift! This offer will be valid for one year. Please enter the code WELCOMEBACK in the promotional offers section at check-out.

Sincerely,
Traci Traditions

Date: July 17, 2020, 9:25 a.m.
To: keepingtraditions@wahoo.com
From: seejanerun@xmail.com
Subject: Cancellation Request

Please accept this email as notice of my cancellation of monthly podcast membership.

Thank you,
Jane Doe

Merchant response template

Canceled Recurring

Keeping Traditions With Traci

Record of Customer Account

Customer Name:	Jane Doe	Account Number:	99999999
Customer Address:	99 Janes Lane	ENROLL DATE:	01/03/2020
	Anytown, ST 99999	CANCEL DATE:	07/17/2020
Customer Telephone:	999-999-9999	Card Number:	XXXXXXXXXXXX9999
Customer Email:	seejanerun@xmail.com	Exp. Date:	99/99
IP Address:	999.999.9.9	CVV:	999

Account History

Event Date	Description of Event	Delivery/Access Method
7/17/2020	Account Cancellation	email
7/3/2020	July 3, 2020 Podcast viewed Discount offers accepted	IP Address 999.999.9.9 IP Address 999.999.9.9
6/8/2020	June 5, 2020 Podcast viewed Discount offers accepted	IP Address 999.999.9.9 IP Address 999.999.9.9
5/6/2020	May 1, 2020 Podcast viewed Discount offers accepted	IP Address 999.999.9.9 IP Address 999.999.9.9
4/4/2020	April 3, 2020 Podcast viewed Discount offers accepted	IP Address 999.999.9.9 IP Address 999.999.9.9
3/6/2020	March 6, 2020 Podcast viewed Discount offers accepted	IP Address 999.999.9.9 IP Address 999.999.9.9
2/12/2020	Feb. 7, 2020 Podcast viewed Discount offers accepted	IP Address 999.999.9.9 IP Address 999.999.9.9
1/6/2020	Jan. 3, 2020 Podcast viewed Discount offers accepted	IP Address 999.999.9.9 IP Address 999.999.9.9

Merchant response template

Credit Not Processed

Merchant Response to Case # 999999999999

3 Pages

Merchant Response: Challenge
(Challenge/Accept Dispute)

Merchant Response Due Date: 99/99/9999

Merchant Name:	Traci's Electronics	**Dispute Reason:**	1360/Credit Not Processed
Merchant Number:	999999999	**Case Number:**	999999999999
ARN:	99999999999999999999999	**Transaction Amount:**	$399.99
Transaction Date:	99/99/9999	**Dispute Amount:**	$399.99

Merchant Rebuttal:

This dispute is invalid and the Customer is not due a refund. The Customer purchased a television during our going out of business sale. This was card present/face to face transaction in our retail store and Customer took possession of the television at time of sale. The Customer returned to the store on Monday, July 6, 2020, and requested to return the television, saying it was an impulse buy following which they had remorse. However, we refused the return per our All Sales Final policy, implemented due to going out of business. The television was not returned or left at our store location, but the Customer maintains possession of the merchandise.

Please Reference the Attached Supporting Documents:

1. Copy of the sales receipt signed by Customer, including the All Sales Final policy
2. Statement from our sales associate attesting to the events

Merchant response template

Credit Not Processed

Traci's Electronics
99 Electric Avenue
Anytown, ST 99999
999-999-9999

Store # 999 **July 3, 2020**

Description	Qty.	Amount
Television	(1)	$350.00
	Subtotal	$350.00
	Tax	21.00
		$371.00
	Extended Warranty	$28.99
	Grand Total	$399.99

Visa #: XXXXXXXXXXXX9999
Entry Method: Chip Read
Auth Code: 999999

< Merchant Copy >

John Doe

John Doe

GOING OUT OF BUSINESS SALE
ALL SALES FINAL

Merchant response template

Credit Not Processed

Traci's Electronics
99 Electric Avenue
Anytown, ST 99999
999-999-9999

Assistant Manager Attestation to Events,

Following purchase of a television during our Going Out of Business Sale event on July 3, 2020, Mr. John Doe returned to our store on Monday, July 6, 2020, stating his wife was unhappy with the purchase made without her knowledge, that is was an impulse buy for which he now felt remorse.

Mr. Doe wanted to return the television for a refund, which **we refused per the All Sales Final terms** of the Going Out of Business Sale. Mr. Doe was unhappy and said he was not advised that the sale was final and non-refundable. We explained these **terms are disclosed on the sales receipt, as well as displayed on large signage** in front windows and throughout the store.

Mr. Doe left the store, threatening to leave the television sitting on the curb in front of the store. However, I **watched Mr. Doe walk all the way to his vehicle, reload the television into the back of the vehicle and drive away.**

Jane Not-Doe

Jane Not-Doe
Assistant Manager
Store # 999

Merchant response template

Cruise Line

Merchant Response to Case # 999999999999

4 Pages

Merchant Response: Challenge
(Challenge/Accept Dispute)

Merchant Response Due Date: 99/99/9999

Merchant Name:	Kingdom Cruise Lines	Dispute Reason:	1370 Canceled Services/Merch
Merchant Number:	999999999	Case Number:	999999999999
ARN:	99999999999999999999999	Transaction Amount:	$2,450.00
Transaction Date:	99/99/9999	Dispute Amount:	$200.00

Merchant Rebuttal:

The customer contacted our customer service center and canceled their cruise that was scheduled to depart 99/99/9999 for seven days. The customer purchased trip insurance, which was available to be applied to this cancellation; however, there is a non-refundable administration fee of $100 per person.

See the attached cruise documentation and terms and conditions showing the customer agreed to the non-refundable fee.

Please Reference the Attached Supporting Documents:

1. Booking Confirmation
2. Terms and Conditions
3. Receipt

Merchant response template

Cruise Line

Kingdom Cruise Lines
456 Dockside Ave.
Anytime, ST 99999-9999

Booking Confirmation

Guest/Stateroom

Mr. William Taylor Client No. 78945	Deluxe Forward Stateroom with Veranda	4591
Mrs. Elisabeth Taylor Client No. 78946	Deluxe Forward Stateroom with Veranda	4591

Cruise Fare Calculation (USD)

	Taylor, William	Taylor, Elisabeth
Brochure Fare	$1,775.00	$1,775.00
2-for-1 Savings	-$300.00	-$300.00
Book Now Savings	-$250.00	-$250.00
Kingdom Cruise Fare	$1,225.00	$1,225.00

Payments and Balance

Payment received	$2,000.00
Balance due	$450.00
Penalty, if canceled	$200.00

Merchant response template

Cruise Line

Terms and Conditions:
(Merchant would supply the documentation to show where their terms and conditions are located)

Cancellation Policy:

For canceled booking, a non-refundable administrative fee will be issued in the form of a "Future Cruise Credit", per guest, as follows: $100 on ocean sailings 13-days or less, $200 on ocean sailings 14-21-days, $500 on ocean sailing 22-days or longer.

☐ By checking the box, I agree to the terms and conditions provided by the merchant.

Merchant response template

Cruise Line

Transaction Confirmation

Transaction Date	99/99/9999 12:00:00 PM
Transaction Type	Deposit
Response	Approval
Transaction ID	
Reference Number	49712226
Submission Reference Number	7562
Receipt Reference	
Auth Code	659321
POS Entry	01 – Keyed
MID	99999999
Merchant	Kingdom Cruise Lines
Voyage	
Last Name	Taylor
First Name	William
Card Number/Token	XXXX-XXXX-XXXX-1234
Base Amount	$2,000.00
Transaction Amount	$2,000.00

Deposit

Signature

Merchant response template

Data Entry Error

Merchant Response to Case # 999999999999

2 Pages

Merchant Response: Challenge
(Challenge/Accept Dispute)

Merchant Response Due Date: 99/99/9999

Merchant Name:	Jessie's Restaurant	Dispute Reason:	1250 Incorrect Amount
Merchant Number:	999999999	Case Number:	999999999999
ARN:	99999999999999999999999	Transaction Amount:	$99.99
Transaction Date:	99/99/9999	Dispute Amount:	$10.00

Merchant Rebuttal:

The Customer added a tip of $10 to their check.

Please Reference the Attached Supporting Documents:

1. Receipt

Merchant response template

Data Entry Error

Jessie's Restaurant
5596 1st St.
Anytown, ST 99999
999-999-9999

99/99/99 Store 78945 Invoice 4569

Special #1	49.99
Special #2	40.00
Sub Total	89.99
Gratuity	10.00
Total	99.99

Card 1234 XXXX XXXX 4567 Exp. 12/22
Approval 125978 $89.99

Happy Customer
Customer Signature

Merchant response template

Duplicate Processing

Merchant Response to Case # 999999999999

3 Pages

Merchant Response: Challenge
(Challenge/Accept Dispute)

Merchant Response Due Date: 99/99/9999

Merchant Name:	3rd and David	Dispute Reason:	1261 Duplicate Processing
Merchant Number:	999999999	Case Number:	999999999999
ARN:	99999999999999999999999	Transaction Amount:	$42.39
Transaction Date:	08/09/2016	Dispute Amount:	$42.39

Merchant Rebuttal:

The customer made two different purchases from our store. Please see the attached details sales receipts. Two different dates, invoice numbers and authorization codes.

Please Reference the Attached Supporting Documents:

1. Two sales slips

Merchant response template

Duplicate Processing

Receipt #1

3rd and David
15975 Main St.
Anytown, ST 99999
999-999-9999

08/08/16 Store 78945 Invoice 4569

Xbox Game 5569	$19.99
Xbox Game 5598	19.99
Sub Total	39.98
Sales Tax	2.40
Total	42.39

Card 1234 XXXX XXXX 4567 Exp. 12/22

Approval 125978 $42.39

All Sales Final/No Refunds

Happy Customer
Customer Signature

Merchant response template

Duplicate Processing

Receipt #2

3rd and David
15975 Main St.
Anytown, ST 99999
999-999-9999

08/09/16 Store 78945 Invoice 4785

Xbox Game 5569	$19.99
Xbox Game 5598	19.99
Sub Total	39.98
Sales Tax	2.40
Total	42.39

Card 1234 XXXX XXXX 4567 Exp. 12/22

Approval 125669 $42.39

All Sales Final/No Refunds

Happy Customer

Customer Signature

Merchant response template

Fraud – CNP

Merchant Response to Case # 999999999999

3 Pages

Merchant Response: Challenge (Challenge/Accept Dispute)		**Merchant Response Due Date:** 99/99/9999	
Merchant Name:	Laptops for You.com	**Dispute Reason:**	1040/Other Fraud Card Absent Envior
Merchant Number:	999999999	**Case Number:**	999999999999
ARN:	99999999999999999999999	**Transaction Amount:**	$9,999.99
Transaction Date:	99/99/9999	**Dispute Amount:**	$9,999.99

Customer Details:

Name:	Jane Doe
Email Address:	j.doe0812@email.com
Billing Address:	12345 Any Street, Nowhere XX 78945
Purchase Location and IP Address:	Nowhere, XX – 5.66.74.58

Merchant Rebuttal:

This purchase was for a customized laptop for Jane Doe. The laptop was built and delivered to the provided address.

Please Reference the Attached Supporting Documents:

1. Order invoice with laptop specification
2. Proof of Delivery

Merchant response template

Fraud – CNP

Laptops for You.com
123 Technical Drive
Anytown, ST 99999
999-999-9999

Invoice # 999999999

Purchase Date: Jan. 30, 2020

Customer Information:

Jane Doe
12345 Any Street
Nowhere XX 78945
999-999-9999
j.doe0812@email.com

Product Specification:	Laptop XYZ Package QWE Processer Microsoft package 64 GB 600 RAM	$9,999.99
	Grand Total	$9,999.99

Merchant response template

Fraud – CNP

Carrier

Tracking Number: 99999ABCDE99999FGHIJK99999

Shipped from:	Anytown, ST. 99999	**Shipped:**	99/99/9999
Delivered to:	12345 Any St., Nowhere, XX 78945	**Delivered:**	99/99/9999, 11:15 a.m.

Details

99/99/9999	6:15 a.m.	Arrived at Carrier facility	Carrier City, State
99/99/9999	7:30 a.m.	Loaded on truck at Carrier facility	Carrier City, State
99/99/9999	9:00 a.m.	Left Carrier facility	Carrier City, State
99/99/9999		Transfer	Another City, State
99/99/9999		Transfer	Another City, State
99/99/9999	**11:15 a.m.**	**Delivered, front porch**	Nowhere, XX

Merchant response template

Fraud – CP

Merchant Response to Case # 999999999999

2 Pages

Merchant Response: Challenge
(Challenge/Accept Dispute)

Merchant Response Due Date: 99/99/9999

Merchant Name:	Bob's Basement Bowling	Dispute Reason:	37 No Customer Auth
Merchant Number:	999999999	Case Number:	999999999999
ARN:	99999999999999999999999	Transaction Amount:	$99.99
Transaction Date:	99/99/9999	Dispute Amount:	$99.99

Merchant Rebuttal:

The customer purchased an engraved hot pink bowling ball that was on special for 24-hours. The credit card was dipped in the terminal and the Customer signed the draft.

Please Reference the Attached Supporting Documents:

1. Signed sales receipt

Merchant response template

Fraud – CP

Bob's Basement Bowling
456 Gutter Alley
Anytown, ST 99999
999-999-9999

Invoice # 999999999 Purchase Date: Jan. 30, 2020

753951 Hot Pink Bowling Ball	$199.00	99.99
Special Instruction: Free Engraving "Hot Lane Lana"		
Grand Total		$99.99

Payment Method:
Cash/Check
Credit/Debit Card 1234 5678 9123 4567 Exp. 12/22 $99.99

Customer Signature: Craig Moore Date: 99/99/9999

Merchant response template

Goods Services Defective Not as Described

Merchant Response to Case # 999999999999

8 Pages

Merchant Response: Challenge
(Challenge/Accept Dispute)

Merchant Response Due Date: 99/99/9999

Merchant Name:	Traci's Travels	Dispute Reason:	53/Customer Dispute
Merchant Number:	999999999	Case Number:	999999999999
ARN:	99999999999999999999999	Transaction Amount:	$9,999.99
Transaction Date:	99/99/9999	Dispute Amount:	$9,999.99

Merchant Rebuttal:

This dispute is invalid and the Customer is not due a refund. The Customer purchased a Christmas in July NYC bus trip, including two nights hotel stay at Hotel 77, departing on July 10, 2020 and returning July 12, 2020; and the Customer received these services in full, as described in our brochure.

The Customer claims the hotel room had an odor and was not clean; however, the Customer stayed in the room on the first night without complaint and when they spoke with customer service the next morning, they immediately accommodated them with a replacement room of equal value.

Additionally, the Customer's bank has charged back the entire transaction when only the first night's hotel accommodations were disputed by the Customer. Regardless, we will provide evidence that Hotel 77 remedied the complaint and the Customer received their full stay with Hotel 77, as well as other services described in the Christmas in July trip package.

Please Reference the Attached Supporting Documents:

1. Brochure advertising Christmas in July NYC bus trip, July 10 – 12, 2020
2. E-signed invoice with description of purchase, including round trip bus fare on 00 TOUR BUS, two night's accommodations at Hotel 77 and $50 Gift Card to Mama Mia's Italian Restaurant; as well as 24-hour cancellation policy initialed by Customer
3. Round trip bus ticket issued in Customer's name, on 00 TOUR BUS; and copy of bus manifest for departing and return trip, showing Customer's name
4. Hotel 77 folio showing Customer check in/check out dates and including move to replacement room on July 11, 2020, following complaint
5. Statement from Hotel 77 Manager explaining what occurred and how they resolved the issue
6. Carrier Tracking as proof of delivery of bus ticket, gift card and travel itinerary to Customer's address

Merchant response template

Goods Services Defective Not as Described

Traci's Travels
123 Travel Way
Anytown, ST 99999
999-999-9999

Summer Bus Trips Brochure

June 2020

Ocean City, MD Long Weekend
June 18 – June 21, 2020
Round Trip Bus Trip to Ocean City, MD
3 Night's Stay at Hotel Ocean City
$50 Gift Card to Big John's Seafood Restaurant
Depart: June 17, 2020, 7:00 a.m., from Traci's Travels parking lot
Return: June 21, 2020, 5:00 p.m., to Traci's Travels parking lot

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July 2020

Christmas in July – NYC
July 10 – July 12, 2020
Round Trip Bus Trip to NYC
Two Night's Stay at Hotel 77
$50 Gift Card to Mama Mia's Italian Restaurant
Depart: July 10, 2020, 7:00 a.m., from Traci's Travels parking lot
Return: July 12, 2020, 5:00 p.m., to Traci's Travels parking lot

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August 2020

Summer's Best Bands Concert – Pavilion ABC
August 8, 2020
Round Trip Bus Trip to/from Concert Venue
Ticket to Summer's Best Bands Concert, featuring 10 bands
Depart: August 8, 2020, 9:00 a.m., from Traci's Travels parking lot
Return: August 8, 2020, 11:00 p.m., to Traci's Travels parking lot

Merchant response template

Goods Services Defective Not as Described

Traci's Travels
123 Travel Way
Anytown, ST 99999
999-999-9999

Invoice # 999999999 — Purchase Date: Jan. 30, 2020

Customer Information: John Doe
123 Johns St.
Johnstown, ST 99999
999-999-9999
johndoe@email.com

Trip Name:	Christmas in July – NYC	
Trip Dates:	Depart July 10, 2020 – Return July 12, 2020	
Trip Details:	1 Round Trip Bus Ticket – **00 TOUR BUS**	$99.99
	Ticketholder Name: John Doe	
	Seat Number: 13	
	July 10, 2020, 7:00 a.m.: Depart from Traci's Travels parking lot	
	July 12, 2021, 5:00 p.m.: Depart from Hotel 77 parking lot	
	Two Night's stay @ **Hotel 77**	$999.99
	One Queen Room; Free Continental Breakfast	
	One Occupant: John Doe	
	Check-In: July 10, 2020 (by 6:00 p.m.)	
	Check-Out: July 12, 2020 (by 10:00 a.m.)	
	$50 Gift Card to Mama Mia's Italian Restaurant	$0.00
	Grand Total	$1,099.98

Terms & Conditions: I acknowledge and agree this trip may be canceled within 24-hours of the purchase date stated at the top of this invoice. Otherwise, I acknowledge and agree this trip will be non-cancellable after the 24-hour period. **JD** (Customer Initials) **99/99/9999** (date)

Customer Signature: **John Doe** Date: **99/99/9999**

Merchant response template

Goods Services Defective Not as Described

00 TOUR BUS

Ticket # 99999

Round Trip Ticket: Depart Traci's Travels parking lot July 10, 2020 @ 7:00 a.m.
Depart Hotel 77 parking lot July 12, 2020 @ 7:00 a.m.

Purchase Date: 01/30/2020
Total Purchase: $99.99

Ticketholder: John Doe (1 passenger) Seat Number: 13

00 TOUR BUS

Passenger Travel Manifest

Depart: Traci's Travels parking lot, July 10, 2020
Destination: Hotel 77, NYC

Seat 1	Traveler 1 Name	Seat 16	Traveler 16 Name
Seat 2	Traveler 2 Name	Seat 17	Traveler 17 Name
Seat 3	Traveler 3 Name	Seat 18	Traveler 18 Name
Seat 4	Traveler 4 Name	Seat 19	Traveler 19 Name
Seat 5	Traveler 5 Name	Seat 20	Traveler 20 Name
Seat 6	Traveler 6 Name	Seat 21	Traveler 21 Name
Seat 7	Traveler 7 Name	Seat 22	Traveler 22 Name
Seat 8	Traveler 8 Name	Seat 23	Traveler 23 Name
Seat 9	Traveler 9 Name	Seat 24	Traveler 24 Name
Seat 10	Traveler 10 Name	Seat 25	Traveler 25 Name
Seat 11	Traveler 11 Name	Seat 26	Traveler 26 Name
Seat 12	Traveler 12 Name	Seat 27	Traveler 27 Name
Seat 13	John Doe	Seat 28	Traveler 28 Name
Seat 14	Traveler 14 Name	Seat 29	Traveler 29 Name
Seat 15	Traveler 15 Name	Seat 30	Traveler 30 Name

Merchant response template

Goods Services Defective Not as Described

00 TOUR BUS

Passenger Travel Manifest

Depart: Hotel 77 parking lot, July 12, 2020

Destination: Traci's Travels

Seat 1	Traveler 1 Name	Seat 16	Traveler 16 Name
Seat 2	Traveler 2 Name	Seat 17	Traveler 17 Name
Seat 3	Traveler 3 Name	Seat 18	Traveler 18 Name
Seat 4	Traveler 4 Name	Seat 19	Traveler 19 Name
Seat 5	Traveler 5 Name	Seat 20	Traveler 20 Name
Seat 6	Traveler 6 Name	Seat 21	Traveler 21 Name
Seat 7	Traveler 7 Name	Seat 22	Traveler 22 Name
Seat 8	Traveler 8 Name	Seat 23	Traveler 23 Name
Seat 9	Traveler 9 Name	Seat 24	Traveler 24 Name
Seat 10	Traveler 10 Name	Seat 25	Traveler 25 Name
Seat 11	Traveler 11 Name	Seat 26	Traveler 26 Name
Seat 12	Traveler 12 Name	Seat 27	Traveler 27 Name
Seat 13	John Doe	Seat 28	Traveler 28 Name
Seat 14	Traveler 14 Name	Seat 29	Traveler 29 Name
Seat 15	Traveler 15 Name	Seat 30	Traveler 30 Name

Merchant response template

Goods Services Defective Not as Described

Hotel 77
Big City Street
Big City, ST 99999
999-999-9999

Travel Agency:	Traci's Travels	Booking Date:	Jan. 30, 2020
Customer Name:	John Doe 123 Johns St. Johnstown, ST 99999 999-999-9999 johndoe@email.com	Arrival Date: Check-In Time: Depart Date: Check-Out Time:	7/10/2020 6:00 p.m. 7/12/2020 10:00 a.m.

01/30/2020	Guaranteed Reservation Check-In 7/10/2020	-999.99	-999.99
07/10/2020	One Night Stay – Room # 100 Queen Room, Free Continental Breakfast	499.50	-500.49
07/11/2020	One Night Stay – Room # 130 Queen Room, Free Continental Breakfast	500.49	0.00
07/12/2020	Check-Out – Balance Due		0.00

Merchant response template

Goods Services Defective Not as Described

Hotel 77 Manager Attestation of Events

Hotel 77
Big City Street
Big City, ST 99999
999-999-9999

Mr. John Doe checked into Hotel 77 on July 10, 2020 and was assigned Room #100 for his stay, described as Queen room with free Continental Breakfast. On the morning of July 11, 2020, Mr. Doe made a complaint at our customer service desk, that the room had an odor and was not clean. **Mr. Doe's accommodations were immediately replaced by Room #130, which he occupied for the remainder of his stay without complaint**.

Sincerely,

Olivia Hightower
Manager
Hotel 77

Merchant response template

Goods Services Defective Not as Described

Carrier

Tracking Number: 99999ABCDE99999FGHIJK99999

Shipped from:	Anytown, ST, 99999	**Shipped**	99/99/9999
Delivered to:	123 Johns St., Johnstown, ST 99999	**Delivered**	99/99/9999, 11:15 a.m.

Details

99/99/9999	6:15 a.m.	Arrived at Carrier facility	Carrier City, State
99/99/9999	7:30 a.m.	Loaded on truck at Carrier facility	Carrier City, State
99/99/9999	9:00 a.m.	Left Carrier facility	Carrier City, State
99/99/9999		Transfer	Another City, State
99/99/9999		Transfer	Another City, State
99/99/9999	**11:15 a.m.**	**Delivered, front porch**	**Johnstown, ST**

Merchant response template

Goods/Services Not Received

Merchant Response to Case # 999999999999

4 Pages

Merchant Response: Challenge
(Challenge/Accept Dispute)

Merchant Response Due Date: 99/99/9999

Merchant Name:	Traci's Travels	Dispute Reason:	53/Customer Dispute
Merchant Number:	999999999	Case Number:	999999999999
ARN:	99999999999999999999999	Transaction Amount:	$9,999.99
Transaction Date:	99/99/9999	Dispute Amount:	$9,999.99

Merchant Rebuttal:

This dispute is invalid and the Customer is not due a refund. The Customer purchased a bus trip and four night's stay at 123 Resort and Casino; departing December 30, 2020 and returning January 2, 2021. The Customer did not cancel within the 24-hour window (from date of purchase). The Customer is claiming that services were not received, but this trip is booked for December 30, 2020 – January 2, 2021; the Customer has received their round-trip bus ticket and guaranteed reservation folio and the bus line and resort are able and willing to render the booked services.

Please Reference the Attached Supporting Documents:

1. E-signed Invoice with description of purchase, including round trip bus fare on 00 Bus Lines and four night's stay at 123 Resort and Casino; and 24-hour cancellation policy initialed by Customer
2. Proof of round-trip bus ticket issued in Customer's name, for 00 Bus Lines
3. Four night's stay/reservation at 123 Resort and Casino in Customer's name
4. Carrier Tracking as proof of delivery of bus ticket and guaranteed reservation folio to Customer's address

Merchant response template

Goods/Services Not Received

Traci's Travels
123 Travel Way
Anytown, ST 99999
999-999-9999

Invoice # 999999999

Purchase Date: Jan. 30, 2020

Customer Information: John Doe
123 Johns St.
Johnstown, ST 99999
999-999-9999
johndoe@email.com

Trip Name:	New Year's Eve @ 123 Resort and Casino	
Trip Dates:	Depart December 30, 2020 – Return January 2, 2021	
Trip Details:	1 Round Trip Bus Ticket – **00 Bus Lines**	$99.99
	Ticketholder Name: John Doe	
	Seat Number: 13	
	Dec. 30, 2020, 7:00 a.m: Depart from Traci's Travels parking lot	
	Jan. 2, 2021, 7:00 a.m: Depart 123 Resort and Casino parking lot	
	Four Night's stay @ **123 Resort and Casino**	$999.99
	One King/Balcony Room; Free Continental Breakfast	
	One Occupant: John Doe	
	Check-In: Dec. 30, 2020 (by 6:00 p.m.)	
	Check-Out: Jan. 2, 2021 (by 10:00 a.m.)	
	Grand Total	$1,099.98
Terms & Conditions:	I acknowledge and agree this **trip may be canceled within 24 hours of the purchase date** stated at the top of this invoice. Otherwise, I acknowledge and agree this trip will be non-cancellable after the 24-hour period. **JD** (Customer Initials) **99/99/9999** (date)	

Customer Signature: **John Doe**

Date: **99/99/9999**

Merchant response template

Goods/Services Not Received

00 Bus Lines — Ticket # 99999

Round Trip Ticket: Depart Traci's Travels parking lot Dec. 30, 2020 @ 7:00 a.m.
Depart 123 Resort and Casino parking lot Jan. 2, 2021 @ 7:00 a.m.

Purchase Date: 99/99/9999
Total Purchase: $99.99

Ticketholder: John Doe (1) Seat Number: 13

123 Resort and Casino
Casino Drive
Big City, ST 99999
999-999-9999

Travel Agency: Traci's Travels Booking Date: 99/99/9999

Customer Name: John Doe
123 Johns St.
Johnstown, St 99999
999-999-9999
johndoe@email.com

Arrival Date: 12/20/2020
Check-In Time: 6:00 p.m.

Depart Date: 1/2/2021
Check-Out Time: 10:00 a.m.

99/99/9999	Guaranteed Reservation Check-In 12/20/2020	-999.00
	Balance Due – Paid in Full	$0.00

Merchant response template

Goods/Services Not Received

Carrier

Tracking Number: 99999ABCDE99999FGHIJK99999

Shipped from:	Anytown, ST, 99999	**Shipped**	99/99/9999
Delivered to:	123 Johns St., Johnstown, ST 99999	**Delivered**	99/99/9999, 11:15 a.m.

Details

99/99/9999	6:15 a.m.	Arrived at Carrier facility	Carrier City, State
99/99/9999	7:30 a.m.	Loaded on truck at Carrier facility	Carrier City, State
99/99/9999	9:00 a.m.	Left Carrier facility	Carrier City, State
99/99/9999		Transfer	Another City, State
99/99/9999		Transfer	Another City, State
99/99/9999	**11:15 a.m.**	**Delivered, Front Porch**	**Johnstown, ST**

Merchant response template

Lodging

Merchant Response to Case # 999999999999

3 Pages

Merchant Response: Challenge
(Challenge/Accept Dispute)

Merchant Response Due Date: 99/99/9999

Merchant Name:	Browns B&B	Dispute Reason:	1261 Duplicate Processing
Merchant Number:	999999999	Case Number:	999999999999
ARN:	99999999999999999999999	Transaction Amount:	$262.00
Transaction Date:	99/99/9999	Dispute Amount:	$262.00

Merchant Rebuttal:

The Customer made an online reservation with use for June 7–9, 2020 for $162. The guest checked in and stayed with us for the duration of the reservation.

The Customer made an additional online reservation with us for July 3–5, 2020 applying a deposit of $162 for the holiday weekend.

Both transactions are valid and owed to Browns B&B.

Please Reference the Attached Supporting Documents:

1. Booking Confirmation for June
2. Booking Confirmation for July

Merchant response template

Lodging

Browns B&B
987 Sleepy St.
Anytime, ST 99999-9999

Booking Confirmation

Guest

Phillip Green
15965 Any St.
Anywhere, ST 99999

Reservation Details

Check-In: June 7	$100 per night
Check-Out: June 9	
One Queen Room	

Payments and Balance

Payment received:	$262
Balance due:	$0

Merchant response template

Lodging

Browns B&B
987 Sleepy St.
Anytime, ST 99999-9999

Booking Confirmation

Guest

Phillip Green
15965 Any St.
Anywhere, ST 99999

Reservation Details

Check-In: June 3	$150 per night
Check-Out: June 5	
One Queen Room	

Payments and Balance

Payment received	$262
Balance due	$200

Merchant response template

No Valid Authorization

Merchant Response to Case # 999999999999

4 Pages

Merchant Response: Challenge
(Challenge/Accept Dispute)

Merchant Response Due Date: 99/99/9999

Merchant Name:	Traci's Tanning Supplies	**Dispute Reason:**	08/Authorization Related
Merchant Number:	999999999	**Case Number:**	999999999999
ARN:	99999999999999999999999	**Transaction Amount:**	$19.99
Transaction Date:	99/99/9999	**Dispute Amount:**	$19.99

Merchant Rebuttal:

Valid authorization was obtained at time of purchase, merchandise was shipped and transaction was settled within seven days of valid authorization obtained.

Jane Doe purchased tanning salon supplies on July 15, 2020, totaling $1,999.99. Authorization was obtained on that date, for full amount of sale, with code XYZ123; all merchandise was shipped and transaction was settled within seven days.

Please Reference the Attached Supporting Documents:

1. Copy of online purchase of tanning salon supplies, including date of purchase and valid authorization code obtained, billing and shipping information
2. Carrier Tracking as proof of shipment within seven days of order
3. Batch Settlement on 7/17/2020, including this transaction

Merchant response template

No Valid Authorization

July 15, 2020

Traci's Tanning Supplies
2 Tan Trail
Anytown, ST 99999
999-999-9999
tracistanning.com

Customer: Jane Doe/Jane Doe Tanning Salon

Account #: 999999999

Billing Address: 000 Janes Street, Janestown, ST 99999

Telephone #: 999-999-9999

Description	Quantity	Price	Total
Tanning Lotion	50 bottles	$799.99	$799.99
Goggles	50 pair	$200.00	$999.00
Bulbs	One box	$1,000.00	$1,999.99
		Grand Total	$1,999.99

MC #: XXXXXXXXXXXX9999
Exp. Date: 99/99
CVV: 999
Auth Code: XYZ123

Date of Sale: 07/15/2020

Ship To: Jane Doe
Jane Doe Tanning Salon
000 Janes Street
Anytown, ST 99999

AVS Response: Y

Merchant response template

No Valid Authorization

CARRIER
Shipping and Delivery Record

Tracking Number: 99999ABCDE99999FGHIJK99999

Shipped from: Anytown, ST, 99999	Shipped 07/17/2020
Delivered to: 000 Janes St., Janestown, ST 99999	Delivered 07/22/2020, 11:15 a.m.

Details

07/17/2020 6:15 a.m.	Arrived at Carrier facility	Carrier City, State
07/17/2020 7:30 a.m.	Loaded on truck at Carrier facility	Carrier City, State
07/17/2020 9:00 a.m.	Left Carrier facility	Carrier City, State
07/20/2020	Transfer	Another City, State
07/21/2020	Transfer	Another City, State
07/22/2020 11:15 a.m.	Delivered, Front Porch	Janestown, ST

Merchant response template

No Valid Authorization

Batch Settlement
Traci's Tanning Supplies
MID 999999999

7/17/2020 6:15 p.m.

7/17/2020 6:15 p.m.

Card Number	Auth	Amount	Sale Date	ARN
XXXXXXXXXXXX9999	XYZ123	$1,999.99	07/15/2020	ARN 1234567890123456789O123
XXXXXXXXXXXX9998	ZZZZZZ	$1,899.99	07/15/2020	ARN 99999999999999999999
XXXXXXXXXXXX9999	YYYYYY	$1,799.99	07/15/2020	ARN 88888888888888888888
XXXXXXXXXXXX9999	XXXXXX	$1,699.99	07/15/2020	ARN 77777777777777777777
XXXXXXXXXXXX9999	999999	$1,599.99	07/15/2020	ARN 66666666666666666666
XXXXXXXXXXXX9999	888888	$1,499.99	07/15/2020	ARN 55555555555555555555
XXXXXXXXXXXX9999	777777	$1,399.99	07/15/2020	ARN 44444444444444444444
Total Deposit Amount		$11,899.93		

Deposit Date 7/17/2020

Merchant response template

Vehicle Rental Fraud Services Addendum

Merchant Response to Case # 999999999999

3 Pages

Merchant Response: Challenge
(Challenge/Accept Dispute)

Merchant Response Due Date: 99/99/9999

Merchant Name:	Traci's Truck Rentals	Dispute Reason:	53/Customer Dispute
Merchant Number:	999999999	Case Number:	999999999999
ARN:	99999999999999999999999	Transaction Amount:	$99.99
Transaction Date:	99/99/9999	Dispute Amount:	$99.99

Merchant Rebuttal:

This dispute is invalid and the Customer is not due a refund. The Customer rented a truck from our Anytown, MD location, on check out date 08/01/2020 and returned truck on the scheduled check in date 08/05/2020, at the designated location, Othertown, GA. During the time the truck was in Customer's possession they received a parking ticket, which this transaction of $99.99 represents.

Please Reference the Attached Supporting Documents:

1. Signed Rental Agreement showing Customer picked up Rental Truck #99 on 08/01/2020 and returned it 08/05/2020; with Tag # ZZZ999
   a. Card information obtained through chip reading, as payment method for rental
   b. Signed Terms & Conditions state customer is responsible for any additional fuel, damages or parking citations issued while truck is in their possession
2. Parking ticket issued on 08/04/2020, at 4:30 p.m., during which time parking must be paid at meter (until 5:00 p.m.); with Tag # ZZZ999
3. Signed and chip read transaction receipt completed on check-in or return of truck rental, as payment for parking ticket issued to Traci's Truck Rentals, as owner to whom this vehicle is registered. The citation was incurred while vehicle was in the customer's possession, under this rental period

Merchant response template

Vehicle Rental Fraud Services Addendum

Traci's Truck Rentals
99 Main St.
Anytown, MD 99999
999-999-9999

Rental Invoice #: 999999999
Rental Truck #: 99
Rental Truck Tag #: ZZZ999

Check-Out Date: August 1, 2020
Scheduled Check-In Date: August 5, 2020
Scheduled Check-In Location: Othertown, GA

Customer Information: John Doe
123 Johns Street
Johnstown, MD 99999
999-999-9999
johndoe@email.com

Driver's License #: XXX-XXX-99
Auto Insurance Policy #: ZZ-99999-ZZZ
Auto Insurance Company: ABC Auto Insurance

Check-Out	August 1, 2020, 8:00 a.m. Traci's Truck Rentals, 99 Main Street, Anytown, MD 99999 Rental Truck # 99, Tag # ZZZ999, 50 gallons fuel	Customer Initials on Check-Out: JD
Check-In	August 5, 2020, 8:00 a.m. Traci's Truck Rentals, 00 Main Street, Othertown, GA 99999 Rental Truck # 99, Tag # ZZZ999, 50 gallons fuel	Customer Initials on Check-In: JD

Rental/Day	$99.99 x 4 days	$399.96
Boxes	$9.99 x 30	$299.70
Blankets	$9.99 x 5	$ 49.95
	Sub-Total	$749.61
	Tax 12%	$ 89.95
	Grand Total	$839.56

Terms & Conditions: I acknowledge and agree that I am responsible for any additional fuel, damages or parking citations incurred while vehicle is in my possession, under the rental term stated on this invoice.
JD (Customer Initials) 08/01/2020 (Date)

Customer Signature: John Doe Date: 08/01/2020
Card # MC XXXX XXXX XXXX 9999 Exp. 99/9999 Chip Read
Auth. Date 08/01/2020 Amount $850 Code 999999

Merchant response template

Vehicle Rental Fraud Services Addendum

Town of Othertown, GA

Citation # 99999

Incident Description: Expired Meter Incident Location: 900 block, Main St.
Incident Date and Time: 08/04/2020, 4:30 p.m.

Vehicle Tag #: ZZZ999 Vehicle Make/Model: Compact Rental Truck (#99)
Registered To: Traci's Truck Rentals, 99 Main Street, Anytown, MD 999999

Fine: $99 Payment Due: 09/04/2020

Make Payment to Town of Othertown, GA
00 Court St., Othertown, GA 99999

Traci's Truck Rentals
99 Main St.
Anytown, MD 99999

08/05/2020 Rental Invoice # 999999999
John Doe
123 John's Street,
Johnstown, MD 99999

Description:	
Traffic Citation 08/04/2020	$99.99
Total	$99.99

John Doe
John Doe

Card Number	MC XXXX XXXX XXXX 9999
Exp. Date	99/9999
Chip Read	
Auth. Date	08/05/2020
Auth. Code	999999

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Merchant response template

Biometric Authentication – Fraud Disputes

Merchant Response to Case # 999999999999

Merchant Response: Challenge (Challenge/Accept Dispute)

Merchant Response Due Date: 99/99/9999

Merchant Name:	Just for You Coffee Shop	Dispute Reason:	1040/Other Fraud Card Absent Enviro
Merchant Number:	999999999	Case Number:	99999999999
ARN:	99999999999999999999999	Transaction Amount:	$9999.99
Transaction Date:	99/99/9999	Dispute Amount:	$9999.99

Customer Details:

Name:	Jack Smith
Email Address:	jacks1@emailprovider.com
Mobile App Username:	javajack

Purchase Location and IP Address: Nowhere, XX – 5.66.74.58

Merchant Rebuttal:

This purchase was for a mocha latte and blueberry scone. Mr. Smith used our mobile app to place his order. Mr. Smith's fingerprint was used as authentication. Mr. Smith has a history with making in-app purchases.

Please reference the attached Supporting Documents:

1. Mobile Order Invoice
2. Mobile Order History
3. Mobile Account Details

Merchant response template

Biometric Authentication – Fraud Disputes

Just for You Coffee Shop
123 Latte Ln.
Anytown, ST 99999
999-999-9999

Invoice # 999999999

Purchase Date: Sept 19, 2021

Customer Information:

Jack Smith
12345 Any St.
Nowhere XX 78945
999-999-9999
jacks1@emailprovider.com

Mobile Order for: javajack

Mocha Latte	4.95
Blueberry Scone	3.95
Grand Total	$ 8.90

Merchant response template

Biometric Authentication – Fraud Disputes

Mobile Order History

JavaJack

Preferred Location	Anytown, ST, 99999
History for the last 15 days	

Details

09/19/21	Coffee/Baked Good
09/18/21	Coffee x 2
09/17/21	Coffee/Baked Good
09/14/21	Coffee/Breakfast Sandwich
09/13/21	Coffee/Baked Good
09/12/21	Coffee x 2
09/06/21	Coffee/Baked Good
09/05/21	Coffee/Baked Good

Mobile Account Detail

Name:	Jack Smith
Email Address:	jacks1@emailprovider.com
Mobile App Username:	javajack
Account Created:	August 2020
Last Accessed:	October 2021
Purchase Location and IP Address:	Nowhere, XX – 5.66.74.58

Merchant response template

Subscription Services – Fraud Disputes

Merchant Response to Case # 999999999999

Merchant Response:	Challenge (Challenge/Accept Dispute)	Merchant Response Due Date: 99/99/9999	
Merchant Name:	You Look Fabulous	Dispute Reason:	1040/Other Fraud Card Absent Enviro
Merchant Number:	999999999	Case Number:	999999999999
ARN:	99999999999999999999999	Transaction Amount:	$9,999.99
Transaction Date:	99/99/9999	Dispute Amount:	$9,999.99

Customer Details:

Name:	Mary Jones
Email Address:	momof3@emailprovider.com
Billing Address:	Mary Jones 12345 Any St. Nowhere XX 78945
Shipping Address:	Mary Jones 12345 Any St. Nowhere XX 78945

Merchant Rebuttal:

The customer entered into our Subscription Service on 99/99/9999. The customer completed an intake survey to customize her deliveries to meet her unique personality.

The customer selected our six-month subscription, $39.95, to be billed once a month for six months. This is the payment for the third month of her subscription. She has not canceled her subscription and she did not dispute the two prior transactions.

Our service comes with an interactive app that the customer is able to change and modify her selections. We show that Mary Jones made some modifications to her selections since creating her subscription.

Please reference the attached Supporting Documents:

1. Subscription Account Detail
2. Mobile Order History
3. Mobile Account Details

Merchant response template

Subscription Services – Fraud Disputes

Subscription Account Detail

Name:	Mary Jones
Mobile App Username:	MJmomof3
Email Address:	momof3@emailprovider.com
Phone:	555-555-5555
Preferred Method of Contact:	Email
Billing Address:	Mary Jones 12345 Any St. Nowhere XX 78945
Shipping Address:	Mary Jones 12345 Any St. Nowhere XX 78945
Account Created:	Month 9999
Last Accessed:	Month 9999
Customers IP Address (if applicable):	
Subscription Selected:	6 Month @ 39.95 each month

Customized for You

Skin:	Light to Medium
Clothes:	Dresses/Skirts, Blouses, Tee Shirts and Jeans
Sizes:	Medium
Shoes:	2” heel, flats and boots
Size:	7
Style:	Boho Chic

See Terms and Conditions showing the cardholder has agreed to the recurring customized subscription along with instructions to cancel.

Merchant response template

Subscription Services – Fraud Disputes

Subscription Invoice

You Look Fabulous

123 Fashion Dr.

Anytown, ST 99999

999-999-9999

Month 3 of 6

Mary Jones

momof3@emailprovider.com

Shipped to:

Mary Jones

12345 Any St.

Nowhere XX 78945

Customized Boho Chic

- Sage Maxi Dress
- Noah Ribbed Sweater – Wine
- Make a Move Palazzo Pant – Black

Merchant response template

Subscription Services – Fraud Disputes

Carrier

Tracking Number: 99999ABCDE99999FGHIJK99999

Shipped from:	Anytown, ST, 99999	**Shipped**	99/99/9999
Delivered to:	12345 Any St Nowhere XX 78945	**Delivered**	99/99/9999, 11:15 am

Details

99/99/9999 6:15 am	Arrived at Carrier facility	Carrier City, State
99/99/9999 7:30 am	Loaded on truck at Carrier facility	Carrier City, State
99/99/9999 9:00 am	Left Carrier facility	Carrier City, State
99/99/9999	Transfer	Another City, State
99/99/9999	Transfer	Another City, State
99/99/9999 11:15 am	Delivered, front porch	Nowhere, XX

Subscription History

Monthly Details

Month One

- A Brighter Tomorrow Awaits – Cream
- BoHo Button Down – Floral
- Sweater Vest – Black

Month Two

- Patti Striped Lounge Pants – Grey
- Reagan Thermal Henley – Grey Floral
- Happy Patrol Jogger – Periwinkle
- BONUS – Tapestry Blanket

Month Three

- Sage Maxi Dress
- Noah Ribbed Sweater – Wine
- Make a Move Palazzo Pant – Black

Connect with us

For more information
about Dispute Best Practices:

800-872-7882

getsolutions@fiserv.com

fiserv.com

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Revised Standards for Mastercard MoneySend and Funding Transactions Program Standards Addendum for Coding Standards

Mastercard is revising the Standards announced in the article *GLB 10551 Revised Standards for Mastercard MoneySend and Funding Transactions Program Standards Addendum for Coding Standards*.

Overview of revised Standards

Customers should review the revisions to the publications in this document and make appropriate plans to support the revised Standards.

Effective date	Changes to Standards in…	Will be published in…
15 October 2024	*Mastercard MoneySend and Funding Transactions Program Standards Addendum for Coding Standards*	Chapter 2 Coding requirements

Mastercard will incorporate the revised Standards into a future edition of the manual. The manual is available in the Technical Resource Center on Mastercard Connect™.

Revised Standards for *Mastercard MoneySend and Funding Transactions Program Standards Addendum for Coding Standards*

Mastercard will revise the *Mastercard MoneySend and Funding Transactions Program Standards Addendum for Coding Standards* to include these Standards. Additions to the Standards are underlined. Deletions are indicated with a ~~strikethrough~~.

Chapter 2 Coding requirements

2.10.3.4 Transaction Purpose (DE 108, SE 03, SF 05)

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An authorization request for a Payment Transaction that is of type Business Disbursement or General Business-to-Business Transfer (with a Transaction Type Identifier of C55 or C65) and that is a Fast Refund must have this field coded with one of these values:

- A value of 12 (Refund to original card) if the Fast Refund is intended to transfer the refund amount to the same Mastercard or Maestro® account that was used for the original purchase Transaction
- A value of 13 (Refund to new card) if the Fast Refund is intended to transfer the refund amount to a Mastercard or Maestro account that was not used for the original purchase Transaction

Market-specific Standards for Cross-Border Payment Transactions where the Receiving Card Account is in the Dominican Republic (Latin America and the Caribbean Region):

- Mastercard recommends that the Originating Institution populate the Transaction Purpose field (DE 108, SE 03, SF 05) of an authorization request for a Cross-border Payment Transaction (regardless of Type of Payment Transaction) with the value that most closely describes the purpose of the Transaction. A complete list of supported values for the Transaction Purpose field is available in the Customer Interface Specifications.

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