



# Dispute Manager<sup>SM</sup>

## User Manual

First Data Learning Organization

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# Dispute Manager User Manual

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## About This Manual

Dispute Manager is a highly secure web enabled front-end user interface that helps merchants and or clients effectively manage sales disputes.

This manual is designed to help you find answers fast when working with the Dispute Manager system. It is not a training guide or overview of the system requiring you to start at page one and not miss a word through the end. Instead it is a logically organized cheat sheet full of information to help you quickly meet the needs of the Dispute Manager end user.

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## Conventions Used in This Manual

In order to help you find what you are looking for quickly, several conventions have been used in this manual.

What You Will See...	What You Will Do...
Click the <b>START</b> button.	When an action on your part is required such as clicking on a button or hyperlink, the name of the button or link will always be CAPITALIZED and <b>bold</b> .
Click <b>START &gt; ALL PROGRAMS &gt; DISPUTE MANAGER</b> .	When a series of actions is required, for functions such as drilling down a menu of options, the individual selections will be separated by a ">."
Type <i>John Q Public</i> in the USER NAME field.	When the directions are asking you to type something specific into a field, the field will appear in ALL CAPS and the text to be typed will appear in <i>italics</i> .

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## How This Manual is Organized

So that you can quickly and easily find the topic that you need when you need it, this manual has been divided into three parts:

- **Part 1: Getting Started**
  - **Chapters 1 – 4:** In Part 1 you will learn the basics of getting started with Dispute Manager. Information included in this section tells you about Dispute Manager; what it does and what you need to use it.
- **Part 2: Jumping In**
  - **Chapters 5 – 8:** In Part 2 you jump right in and get started with the details of how to make the system work for you. This part of the manual tells you what you need to know to use all the great features Dispute Manager has to offer and when is the right time to use what.
- **Part 3: Fine Tuning**
  - **Chapters 9 – 10:** Part 3 gives you all the extras such as experienced user tips and short cuts as well as answers to some of the most frequently asked questions about the system.

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## Icons Used in This Manual

To make your experience with this manual easier, various icons have been placed in the margins to indicate particular points of interest.



**Tech Talk**



**Caution!**



**Security**

- **Tech Talk:** Information related to this icon tends to be technical in nature. It lets you know what you're looking at refers to items such as system requirements or back-end information that may come in handy for troubleshooting in the future.
- **Caution:** Watch Out! This icon lets you know that the information you're looking at is critical to the success of the procedure or function you're reading about. Ignoring the warning could cost you valuable time.
- **Security:** This icon is a reminder that the type of information being discussed is of a sensitive nature (Account numbers, passwords, merchant IDs) and needs to be handled with care.



**Tip!**

- **Tip:** This icon indicates a best practice such as time saving short cuts or hints about how to work smarter instead of harder.



**Remember!**

- **Remember:** This icon is used to indicate important and critical details. It gives you a heads up that the corresponding information is something you should read carefully and pay close attention to. Missing the information pointed out by this icon could mean missing an important step necessary to function or procedure your reading about.
-



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# Chapter 1: Product Overview and Benefits

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## In This Chapter

- Product Overview
  - Product Benefits
- 

## Chapter Definitions

- **Dispute Manager:** Dispute Manager is a highly secure web enabled front-end interface to help merchants and or clients effectively manage sales disputes.
- 

## Product Overview

What is Dispute Manager?

Dispute Manager is a highly secure web enabled front- end interface to help merchants and or clients effectively manage sales disputes (chargebacks and retrievals) with greater efficiency in a real-time environment. Merchant Services created this web-based tool to help merchants simplify back office processes and expedite response time on retrieval and chargeback disputes. The Dispute Manager service can also provide data and information to merchants to help them gain control of their sales dispute expense management.

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## Product Benefits

### Sales Dispute Management

- Automated presentment of sales dispute cases includes comprehensive documentation explaining how to resolve chargeback.
- On-Line Help provides detailed sales dispute information for educational purposes and possible preventative point-of-sale practices.
- Merchants have the ability to make informed and educated sales dispute decisions to help gain control of sales dispute expense management.
- Sales dispute management becomes faster, easier and requires less support (resources). Postage and/or telecom expenses are reduced.

**Decreased Chargebacks**

- Electronic delivery method ensures chargebacks and retrievals are not “lost” via the mail or fax.
- Faster response times and Alert messages for retrieval requests result in a reduction of non-response chargebacks.

**Enhanced Financial Controls**

- Ability to effectively manage back office workflow.
- Provides queue prioritization and sales dispute inventory control.
- Protect cardholder information by eliminating paper.

**Ease of Use**

- Simplifies back office tasks associated with the management of chargebacks and retrievals.
  - Merchants receive acknowledgements and comprehensive messages clarifying required documentation for fulfillment.
-

# Chapter 2: Technical Requirements

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## In This Chapter

- Hardware Requirements
  - Software Requirements
- 

## Chapter Definitions



- **PC:** Also known as a personal computer is a microcomputer designed for individual use, as by a person in an office or at home or school, for such applications as word processing, data management, financial analysis, or computer games.
- **Processor:** An electronic device designed to accept data, perform prescribed mathematical and logical operations at high speed, and display the results of these operations.
- **RAM:** RAM (Random Access Memory) The memory used by the operating system and software to perform tasks. The phrase random access refers to the ability of the processor to access any part of the memory.
- **Hard Disk Drive:** A disk drive that reads and writes data stored on hard disks.
- **Screen Resolution:** The screen resolution signifies the number of dots (pixels) on the entire screen. A smaller resolution (ex. 640 X 480) creates larger text and images. A larger resolution (ex. 1024 X 768) creates smaller text and images, allowing more content to be viewed on one screen.
- **Scanner:** A device that can read text or illustrations printed on paper and translate the information into a form the computer can use.
- **Operating System:** The Operating System (OS), is the most important software program that runs on a computer. Every general-purpose computer must have an operating system to run other programs. Operating systems perform basic tasks, such as recognizing input from the keyboard, sending output to the display screen, keeping track of files and directories on the disk, and controlling peripheral devices such as disk drives and printers.
- **Web Browser:** A software application used to locate and display Web pages.

- **TIFF:** Acronym for tagged image file format, one of the most widely supported file formats for storing bit-mapped images on personal computers (both PCs and Macintosh computers). TIFF graphics can be any resolution, and they can be black and white, gray-scaled, or color. Files in TIFF format often end with a .tif extension.

## Hardware Requirements



The Dispute Manager system has been designed to work on today's standard office computing equipment.

The following table displays the minimum hardware requirements and recommendations to access the system.

Hardware	Requirements
PC	IBM Compatible
Processor	Pentium 90 MHz
RAM	16 MB
Hard Disk Drive	15 MB free disk space
Screen Resolution	1024 X 768 (Recommended)
Scanner (Optional)	The images must be submitted as TIFF, GIF, PDF, BMP, JPEG, or JPG file types.

## Software Requirements



The following table displays the minimum software requirements and recommendations to access the system.

Software	Requirements
Operating System	Microsoft Windows 95 or higher
Web Browser	Either one of the following: <ul style="list-style-type: none"> <li>• Internet Explorer 7.0 or higher</li> <li>• Firefox</li> </ul>
Tiff Compressed Images	File Type: <ul style="list-style-type: none"> <li>• TIFF, GIF, PDF, BMP, JPEG, or JPG file types</li> <li>• Resolution: 200 dpi</li> <li>• Color: Black and White only (no color images )</li> </ul>

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Software	Requirements
	<ul style="list-style-type: none"><li data-bbox="656 254 1057 281">• Size: 8 ½ X 11 inches (Portrait)</li></ul>
Internet Service Provider (ISP)	A company that provides direct access to the Internet. The connection to the Internet can be dial-up (analog) or a high-speed digital service. Any business that wants to connect to the Internet is required to contract with an ISP.

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# Chapter 3: Enrollment

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## In This Chapter

- Enrollment
  - User ID Security
- 

## Chapter Definitions



### Tech Talk

- **User ID:** A User ID or User Name is a name used to gain access to a computer system or secure application.
  - **Password:** A secret series of characters that enables a user to access a file, computer, or program. On multi-user systems, each user must enter his or her password before the computer will respond to commands. The password helps ensure that unauthorized users do not access the computer, network or application.
    - **Note:** Ideally, passwords should be something that nobody could guess, be at least 8 characters in length and contain both alpha and numeric characters as well as one non-alphanumeric character such as an ampersand (&).
- 

## Enrollment

Prior to accessing the Dispute Manager system, you will need to enroll as an approved user of the system. Dispute Manager security controls the rights to the application, certain screens and the allowed actions for those screens. Dispute Manager is accessed through your merchant reporting tool website. Please contact your Relationship Manager, Account Executive and Customer Service Representative for more information about how to enroll in Dispute Manager.

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# Chapter 4: Logging In & Out of the System

## In This Chapter

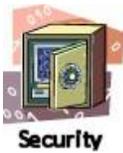
- Logging In to Dispute Manager
- Logging Out of Dispute Manager

## Chapter Definitions



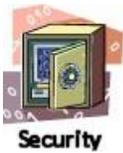
- **Log In (Log On):** To make a computer system, network or application recognize you so that you can obtain access and/or execute programs by entering a username and password.
- **Log Out (Log Off):** Logging Out ends a session at the computer or in the program. On networks or applications, where you share computer resources with other users, there is generally an operating system command or link that allows you log off.

## Logging In



Dispute Manager users will need to log in to the Dispute Manager product from their merchant reporting tool website. For more information regarding the Dispute Manager log in process please contact your Relationship Manager, Account Executive or your Customer Service Representative.

## Logging Out



To log out of the system, locate the Control Panel at the bottom left corner of the Dispute Manager screen.



Step	Action
1	Click the <b>LOG OUT</b> icon located on the Control Panel. <ul style="list-style-type: none"> <li>• <i>Result: You will be returned to your merchant reporting tool portal HOME page.</i></li> </ul> 

# Chapter 5: The Control Panel

## In This Chapter

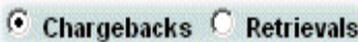
- Using the Control Panel
- Using the Search function

## Control Panel

The Control Panel is at the bottom left corner of the Dispute Manager screen. Each icon performs a common task in Dispute Manager.



The following table lists the Control Panel options, the icon and a description.

Icon	Name	Description
	Refresh	Clicking the refresh icon will reload all items currently displayed and updates any new data available from the Merchant Services back office.
	Help	Clicking the Help icon will access the Online Help system specific to the business use or functionality of the product.
	Search	Clicking the Search icon launches a window providing search functionality for specific cases. You can choose to search Chargeback or Retrieval cases by selecting the appropriate radio button.  
	Logout	Clicking the Logout icon allows you to sign out of the product and return to your portal Home page.
	Switch Merchant	Clicking the Switch Merchant icon allows you to switch to a different merchant location. This link will not appear if your profile has not been enabled with this functionality.
N/A	Screen ID	The Screen ID shows which combination of screen elements are being displayed at a given time.

Icon	Name	Description
N/A	Merchant Number	The Merchant Number represents which merchant number was used when logging on.

## Searching

One of the features of the Dispute Manager system is the ability to search accounts based on the following criteria.

Criteria	Definition
Case #	The Unique Case Number assigned to the case.
Merchant #	All merchants processing credit card transactions are assigned a unique number by their acquiring bank.
Reference #	This is the 23-digit Outgoing Acquirer reference number.
Dispute Amount	The chargeback or retrieval amount that is in dispute or is being requested.
Transaction Locator	This number identifies the merchant's transaction reference number. This information must be sent to Merchant Services in order to perform the search function.
Full Card #	The full (entire) cardholder number.
Truncated Card #	The last four digits of the cardholder number.
Masked Card #	The first six and last four digits of the cardholder number.

Search Retention Timeframes are in the table below. The timeframes begin after the dispute closed date.

	Archived	Purged
Chargebacks	14 Months	3 Years
Retrievals	N/A	2 Years

To search for a specific record use the following procedure.

Step	Action
1	Click the <b>SEARCH</b> icon. <div style="text-align: center;">  </div> <ul style="list-style-type: none"> <li>Result: A new window launches providing search functionality for specific cases.</li> </ul> <div style="text-align: center;"> <input checked="" type="radio"/> <b>Chargebacks</b>   <input type="radio"/> <b>Retrievals</b> </div>
2	Select the appropriate search type, Chargebacks or Retrievals.
3	Select one of the following criteria from the SEARCH field: <ul style="list-style-type: none"> <li>Case#</li> <li>Merchant#</li> <li>Reference#</li> <li>Dispute Amount</li> <li>Transaction Locator</li> <li>Full Card#</li> <li>Truncated Card#</li> <li>Masked Card#</li> </ul>
4	Enter the criteria information into the box provided.
5	Click the <b>SEARCH</b> button.

## Tips



- There is a five (5) case limit when accessing cases via the Search function. Once the limit has been met, you will need to select the **RELEASE** button in order to access another case.
- At the time of merchant enrollment in Dispute Manager, 45 days' worth of dispute information will be immediately accessible via the Search function in Dispute Manager.
- The search option for Transaction Locator is case sensitive if inputting alpha characters.

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# Chapter 6: The Welcome Screen

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## In This Chapter

- Introduction to the Welcome screen
  - Navigating the Welcome screen
- 

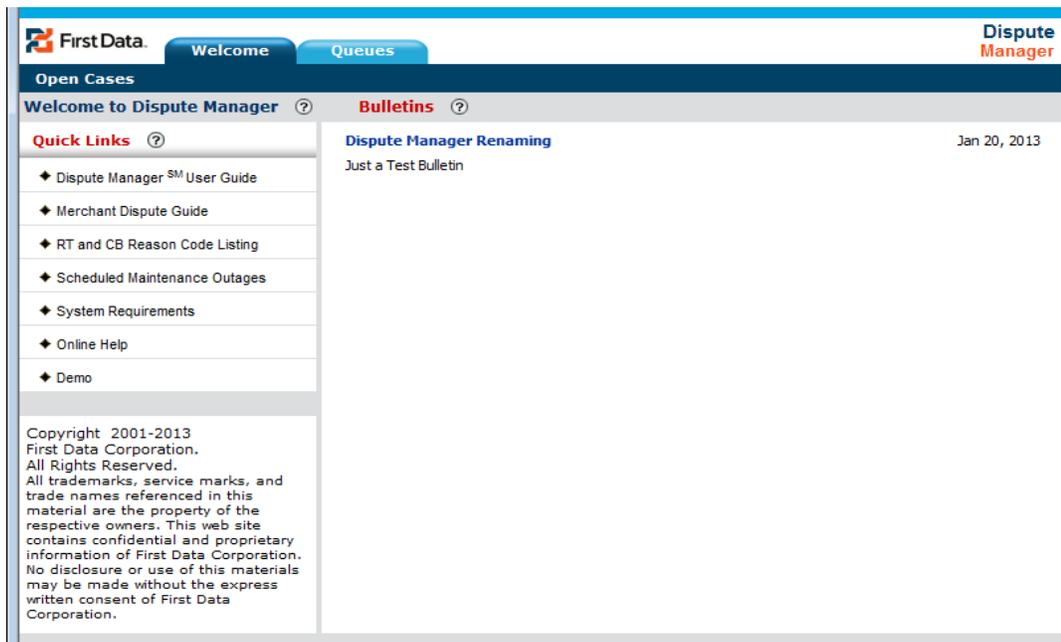
## The Welcome Screen

The Welcome screen is the initial screen displayed to the user once they access the Dispute Manager product. The purpose of the Welcome screen is to provide the user with the necessary product and dispute information needed to effectively manage and respond to their retrieval and chargeback disputes.

The Welcome screen displays the following items:

- Quick Links
- Bulletins

Below is an example of the screen.



## Quick Links

This section provides access the Dispute Manager user Guide, Merchant Dispute Guide, Reason Code List, Scheduled Maintenance Outages, On Line Help, and Dispute Manager Demo.

Item	Use
Dispute Manager User Guide	From here you can download the current version of the Dispute Manager User Guide.
Merchant Dispute Guide	From here you can download the current version of the Merchant Dispute Guide. The guide provides retrieval and chargeback best practices on MasterCard and Visa dispute processing.
Reason Code List	From here you can download a current listing of the Retrieval and Chargeback Reason Codes and descriptions.
Scheduled Maintenance	From here you can view the scheduled maintenance times.
System Requirements	The System Requirements displays the current recommended web browser requirements for Dispute Manager.
Online Help	From here you can access the Online Help system.
Dispute Manager Demo	From here you can link to the current version of the Dispute Manager Demo.

## Bulletins

The Bulletins displays the latest announcements/alerts about enhancements and product system issues. Users are encouraged to review this page daily for new Bulletins that may be informational or urgent in nature.

# Chapter 7: The Queues Screen

## In This Chapter

- Introduction to the Queues screen
- Navigating Work Tracker
- Navigating Queue Selector
- The Queue Worklist

## The Queue Screen

The Queues screen is where you should go to view your new Retrieval and Chargeback disputes.

The **QUEUES** screen provides you two options:

1. Queue Selector
2. Work Tracker

Below is an example of the screen.

The screenshot displays the Dispute Manager interface in a browser window. The main content area is divided into two sections: 'Queue Selector' and 'Work Tracker'. The 'Queue Selector' section contains a table with the following data:

Id	Name	Totals	Oldest Due Date
200025	All Chargeback Alerts	1184	11/5/12
200026	All Chargeback Acknowledgements	14892	10/10/12
200027	All Retrieval Alerts	34	11/19/12
200028	All Retrieval Acknowledgements	28138	10/10/12
200000	All Retrievals	1	3/8/13
200001	All Chargebacks	1563	3/3/13
200003	Visa Chargebacks	540	3/9/13

The 'Work Tracker' section is currently empty. The interface includes navigation buttons like 'Previous' and 'Next' at the bottom of the tables. Two large blue arrows point towards the 'Queue Selector' and 'Work Tracker' sections respectively.

## Work Tracker



### Remember!

The Work Tracker allows the user the ability to view cases worked and either accepted or disputed for that day.

- At the outlet store location level, Work Tracker will be automatically populated as actions are taken on cases within the outstanding Chargeback or Retrieval queues.
- At corporate or chain level, Work Tracker will populate with cases in which actions are taken, within the outstanding Chargeback or Retrieval queues, upon refreshing the Work Tracker. The refresh button located between the Queue Selector and the Work Tracker is specifically designed to update the cases in which action has been taken when responses/actions are worked in centralized back office locations with high Chargeback and Retrieval volume.

	Case #	RC	Merchant #	Amount in Dispute
	CB123456789	82	123456789	9,999,999.99 USD
	CB123456789	82	123456789	9,999,999.99 USD

- The **FILTER BY CASE TYPE** drop down menu list allows you to view only one type of worked case Chargeback or Retrieval at a time.
- The **PROCESS DATE** field displays the date the merchant's actions are being completed on.
- Clicking the **GREEN ARROW** allows you to view additional information pertaining to that case.

## Queue Selector

The **QUEUE SELECTOR** screen separates all open casework into queues.

The Queue types are as follows:

- All Chargeback Alerts
- All Chargeback Acknowledgements
- All Retrieval Alerts
- All Retrieval Acknowledgements
- All Retrievals
- All Chargebacks
- Visa Chargebacks
- MasterCard Chargebacks
- Diners Chargebacks
- JCB Chargebacks
- Discover Chargebacks
- American Express Chargebacks
- Wright Express Chargebacks
- Voyager Chargebacks
- FleetCor Chargebacks
- Incoming Arbitration
- Incoming Compliance
- Incoming Collection



When the green arrow is selected, all cases in that queue will appear at the bottom of the screen.

## The Queue Worklist

The Queue Worklist provides a detail listing of the cases displayed in the Queue Selector. Cases are assigned to each queue as a result of an end of day process. Once the specific queue is selected by the user the queue name will display in red text above the list of cases for easy identification.

The Queue Worklist

Act	Due Date	Case #	Cardholder #	MCC	Work Type	Dispute Amount	RC	Action Code	Doc
	1/11/04	CB123456789	123456XXXXXX3456	9999	1 / 1CB	9,999,999.99 USD	82	02/EXPIRED	
	2/11/04	CB123456789	123456XXXXXX3456	9999	1 / 1CB	9,999,999.99 USD	82	01/OUTSTANDING	
	2/11/04	CB123456789	123456XXXXXX3456	9999	1 / 1CB	9,999,999.99 USD	82	01/OUTSTANDING	
	2/11/04	CB123456789	123456XXXXXX3456	9999	1 / 1CB	9,999,999.99 USD	82	01/OUTSTANDING	
	2/11/04	CB123456789	123456XXXXXX3456	9999	1 / 1CB	9,999,999.99 USD	82	01/OUTSTANDING	
	1/09/04	CB123456789	123456XXXXXX3456	9999	1 / 1CB	9,999,999.99 USD	82	01/OUTSTANDING	

## Systemic Case Removal Timeframe

Cases will remain in the queue selector until the user actions them or until they are systemically removed. Below is the schedule of when the system will automatically remove cases from the queue worklists. After the cases are removed from the queue worklists they can be accessed via the Search function.

Queue	Systemic Case Removal Timeframe
All Chargeback Alerts	20 days after the due date
All Chargeback Acknowledgements	60 days after the message date
All Retrieval Alerts	10 days after the due date
All Retrieval Acknowledgements	60 days after the message date
All Retrievals	10 days after the due date
All Chargebacks	20 days after the due date

## Queue Worklist View Options

The three options to view the Queue Worklist are Case View, Merchant View and Transaction View. Once the user selects a view, the Queue Worklist will display the data fields assigned to that view.

- **Note:** A complete listing of the data fields that are assigned to each view can be found in Appendix M.

## Print and Download Functionality

Icon	Use
Print View	When selected, will pop-up a window that will show the current Queue Worklist content including all dates (Due, Request, and Transaction)
Download Page	Allows the user to download (Open or Save) all the cases displaying on a single page (50 cases or less) of the Queue Worklist to .csv format.
Download All	Allows the user to download (Open or Save) all cases displaying in the Queue Worklist to .csv format. For the All Chargeback queue only, if the queue count is more than 5000, the Download All icon will not display. The user will need to go to one of the other queues below the All Chargeback queue to use the Download All functionality. The user can stop the download process at any time by clicking Stop and Download button. The user can select the Cancel button to cancel the download process.

## Action Cases

The Action Cases button will allow a user to take action more than one Chargeback or Retrieval dispute at a time. The functionality is only available for the actions listed below.

Retrieval Actions	Chargeback Actions
Unable to Fulfill Retrieval	Accept Chargeback
Unable to Locate Retrieval	Responding by Other Means
Responding by Other Means	

To action more than once case at a time, follow the steps below.

Step	Action
1	Place your mouse in the ACT box of the case to action and left click to create a green check mark.
2	Repeat until all the cases you need to action have been selected.
3	Select the appropriate action from the ACTION CASES dropdown selection box.
4	Click on the <b>ACTION CASES</b> button to complete.

## Things to Note



### Remember!

- The red asterisks denote “new” unopened cases. Once the user opens the case, the icon will change to a green arrow. The icon column is sortable, grouping unopened and opened cases together. Clicking on the icon, (red asterisk or green arrow) will open/display the specific case information.
  - Queue Worklists with higher volumes will require more time to complete Download process.
-

# Chapter 8: The Cases Screen

## In This Chapter

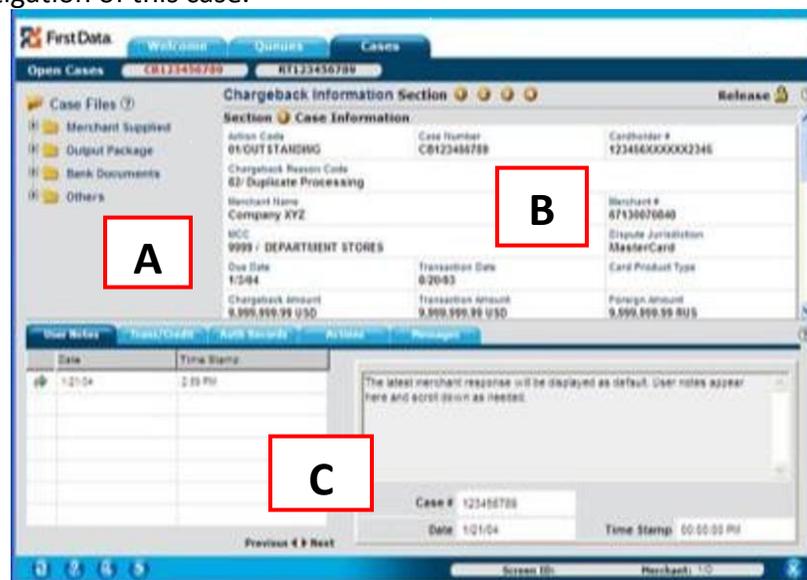
- What are Case Files?
- How to use Case Information
- Tabs found on the Cases screen
- The User Notes tab
- The Trans Credit tab
- The Auth Records tab
- The Actions tab
- The Messages tab

## Chapter Definitions

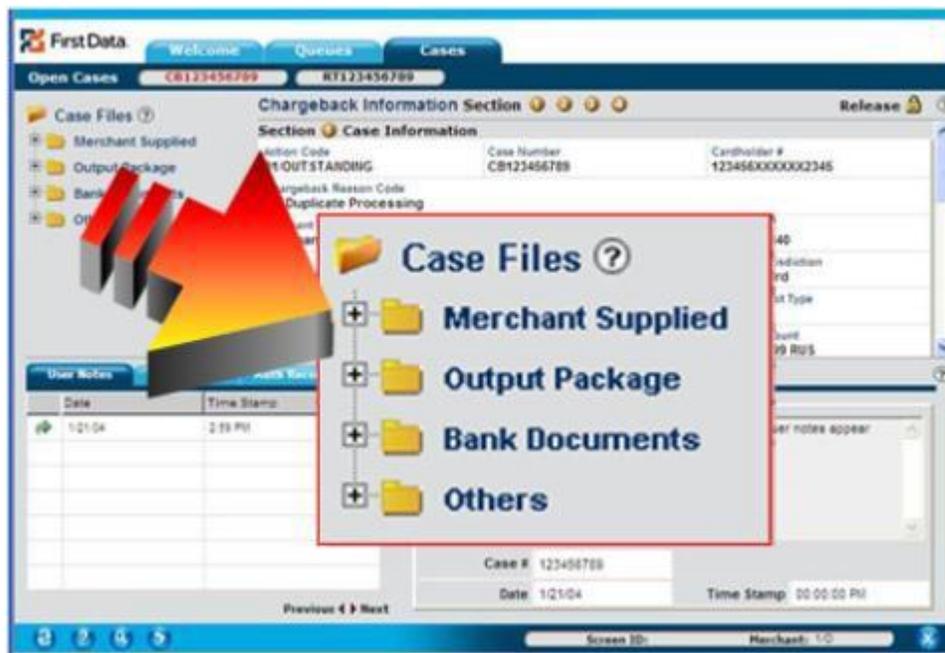
- **Case Files:** A collection of information related to the investigation of a case.
- **Dispute:** A formal request to question the validity of a charge.

## The Cases Screen

The **CASES** screen provides all detailed documentation and information related to the investigation of this case.



## Case Files (A)



The Case Files section allows the user to view documentation related to the case. The documentation is separated by:

- Merchant Supplied folder – Includes documentation supplied to Merchant Services from the Merchant.
- Output Package folder – Includes documentation from Merchant Services that applies to the case.

To view documentation in the folders, click on the **(+)** sign to the left of the folder.

- Result: The individual documents pertaining to this case will appear.

To view the image, double-click on the item.

- Result: The **IMAGE VIEWER** screen will appear.



**Tip!**

- **Note:** Detailed information regarding the **IMAGE VIEWER** screen can be found in Appendix A.
- **Note:** Retrieval Cases do not contain an Output Package folder.

## Case Information (B)



The information you will see in section B (Case Information) varies depending upon the type of case you are reviewing: chargebacks or retrievals.

## Case Information Chargebacks

The **Chargeback Information** screen displays chargeback details that may be used during research of the case. Up to five cases can be reviewed at one time. After each case has been opened, it is displayed above at the top of the screen in the Open Cases area. Clicking on the case number navigates to that case in the Cases tab.

The Chargeback Information display is broken into four sections:

- Section 1: Case Information
- Section 2: Secondary Information
- Section 3: First Chargeback
- Section 4: Second Chargeback

Frequently used fields are listed in the Section 1, but you can easily navigate through the three sections by clicking on the **SECTION LINKS** or by using the vertical scroll bar below.



**Remember!**

If you decide that you do not want to work this case, you may use the Release Case button. Clicking **RELEASE CASE** will return you to the QUEUES tab and close the case simultaneously. Refer to the icon below.

**Release** 



**Tip!**

- **Note:** Detailed information regarding:
  - Chargeback case (Section One/Case Information) information fields and descriptions can be found in Appendix B.
  - Chargeback case (Section Two/Secondary Information) information fields and descriptions can be found in Appendix C.
  - Chargeback case (Section Three/First Chargeback) information fields and descriptions can be found in Appendix D.
  - Chargeback case (Section Four/Second Chargeback ) information fields and descriptions can be found in Appendix E.

## Case Information Retrievals Defined

The **RETRIEVAL INFORMATION** screen displays retrieval details that may be used during research of the case. If you decide that you do not want to work this case, you may use the Release Case button. Clicking **RELEASE CASE** will return you to the Queues Tab and close the case simultaneously. Refer to the screen print below.

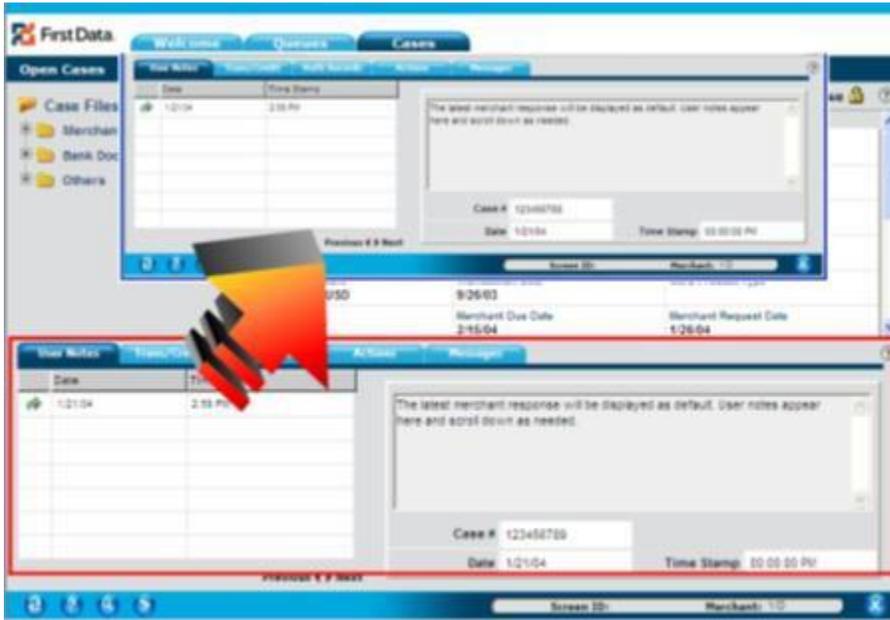


**Tip!**

**Release** 

- **Note:** Detailed information regarding Case Information Retrieval fields and descriptions can be found in Appendix F.

## Tabs (C)



There are five different tabs on the **CASES** screen that allow the user to investigate and/or resolve the case in question.



1. User Notes
2. Trans/Credit
3. Auth Records
4. Actions
5. Messages

## User Notes Tab



The most recent merchant note is displayed by default. By clicking on the **ARROW** in the date column, you can reverse the note order. A vertical scroll bar is available, if needed.

The notes are not editable once the note is added to support the chargeback/reversal or retrieval case. User notes can only be cancelled prior to responding to the chargeback or retrieval. To cancel the note, choose the 'Clear Notes' button, which is located in the lower left -hand corner of the screen. The User notes area contains up to 1000 character spaces.



**Caution!**

Clicking on the **GREEN ARROW** displays the actual note. The user notes will also display the case number, date, timestamp and user id of the note's creator.

## Trans/Credit Tab

Trans Date	Merchant #	Acquirer Reference Number	Trans Amount	Foreign Amount	Trans Type	Code
00/00/00	1234567890	1234567890123456789	9,999,999.99 USD	9,999,999.99 RUS	Credit Reversal	20
00/00/00	1234567890	1234567890123456789	9,999,999.99 USD	9,999,999.99 RUS	Credit Reversal	20
00/00/00	1234567890	1234567890123456789	9,999,999.99 USD	9,999,999.99 RUS	Credit Reversal	20
00/00/00	1234567890	1234567890123456789	9,999,999.99 USD	9,999,999.99 RUS	Credit Reversal	20
00/00/00	1234567890	1234567890123456789	9,999,999.99 USD	9,999,999.99 RUS	Credit Reversal	20
00/00/00	1234567890	1234567890123456789	9,999,999.99 USD	9,999,999.99 RUS	Credit Reversal	20
00/00/00	1234567890	1234567890123456789	9,999,999.99 USD	9,999,999.99 RUS	Credit Reversal	20

Report beginning from: 00/00/00 Previous 4 Next

The Trans/Credit tab displays any transaction information (sales or credits) relating to the cardholder account number in the last 6 months. The most recent transactions will be displayed first in the listing.

Clicking on the **GREEN ARROW** displays additional transaction detail in a pop-up window that can be reviewed and printed. The Close button closes this window. The Top button returns the user to the top of the screen.

Up to forty transactions can be displayed at one time. The Previous and Next buttons can be used to review and print additional transactions. The 'Report Beginning From' dates will document the start date for the transaction data that is available online for research purposes.



**Tip!**

- **Note:** Detailed information regarding:
  - Trans/Credit Tab column fields and descriptions can be found in Appendix H.
  - Trans/Credit Tab detail fields and descriptions can be found in Appendix I.

## Auth Records Tab

12345 678									
User Notes		Trans/Credit		Auth Records		Actions		Messages	
Auth Date	Merchant #	Auth Code	Auth Amount	Foreign Amount	AVS	POS	Auth Response	Code	
4/3/15	12311232345	12316	0.00	0.00	Y	81	Approval	00	

The Auth Records information can be used to research a chargeback or reversal case, which is related to an authorization or fraud related chargeback reason code. The authorization information is available for 6 months. The most recent authorizations are displayed first in the listing.

Clicking on the **GREEN ARROW** displays additional authorization details in a pop-up window that can be reviewed and printed. The **CLOSE** button closes this window. The **Top** button returns the user to the top of the screen.

Up to forty authorizations can be displayed at one time. The **PREVIOUS** and **NEXT** buttons can be used to review and print additional authorization records. The 'Report Beginning From' (located at the bottom of this screen) dates document the start date for the transaction data that is available online for research purposes.

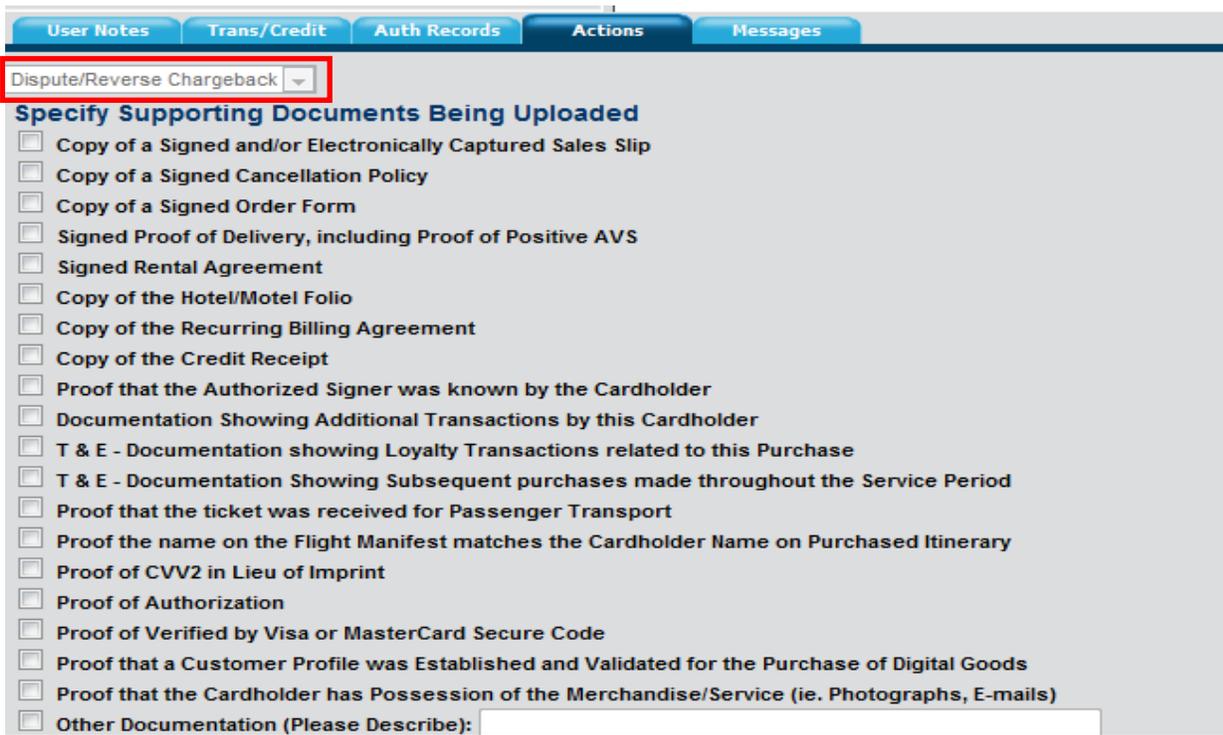


- **Note:** Detailed information regarding:
  - Auth Records Tab column fields and descriptions can be found in Appendix J.
  - Auth Records Tab detail fields and descriptions can be found in Appendix K.

### Actions Tab



The Action Dispute/Reverse Chargeback requires user to select the box (as many as you need) that specifies the supporting documents being uploaded and select Continue Action or Cancel Action.



The **ACTIONS** tab allows you to respond to a chargeback/reversal, retrieval request or just add notes/images to a case. The ACTION drop down list presents you with response options to select.

#### Chargeback Actions

- **Dispute/Reverse Chargeback** - Use this option to supply a sales receipt and/or a merchant rebuttal/response. The case will be removed from the Chargeback Queue Worklist and your response will be sent to Merchant Services.
- **Accept Chargeback** - Use this option to accept the dispute. The case will be removed from the Chargeback Queue Worklist and your 'accept' response will be sent to Merchant Services.
- **Credit Issued** - Use this option when a credit has been issued to the cardholders account. The case will be removed from the Chargeback Queue Worklist and your response will be sent to Merchant Services.
- **Responding by Other Means** - Use this option when a response to the dispute will not be sent via Dispute Manager. The case will be removed from the Chargeback Queue Worklist. Merchant Services will review your faxed or mailed response once it is received.
- **Add User Notes/Images** - Use this option to communicate within your own internal merchant areas. Using this option does not send a response back to Merchant Services and the case will remain in the Chargeback Queue Worklist.
- **Undo** - Use this option to cancel an action that was previously selected on the same processing day. Using this option will undo the earlier action and allow for the case to be worked again.

### Retrieval Actions

- Retrieval Response - Use this option to supply a copy of a sales receipt. The case will be removed from the Retrieval Queue Worklist and your response will be sent to Merchant Services.
  - Retrieval Response with Signature - Use this option to supply a copy of a sales receipt that contains a signature. The case will be removed from the Retrieval Queue Worklist and your response will be sent to Merchant Services.
  - Unable to Fulfill Retrieval Request - Use this option after it has been determined a retrieval response will not be provided at this time or in the future. The case will be removed from the Retrieval Queue Worklist and your response will be sent to Merchant Services.
  - Unable to Locate Retrieval Request - Use this option if you are unable to fulfill the retrieval request at this time, but may want to respond in the future. The case will be removed from the Retrieval Queue Worklist and your response will be sent to Merchant Services.
  - Credit Issued - Use this option when a credit has been issued to the cardholders account. The case will be removed from the Retrieval Queue Worklist and your response will be sent to Merchant Services.
  - Gift Issued - This option will only be available on Discover disputes. Use this option when a gift has been issued. The case will be removed from the Retrieval Queue Worklist and your response will be sent to Merchant Services.
  - Responding by Other Means - Use this option when a response to the dispute will not be sent via Dispute Manager. The case will be removed from the Retrieval Queue Worklist. Merchant Services will review your faxed or mailed response once it is received.
  - Add User Notes/Images - Use this option to communicate within your own internal merchant areas. Using this option does not send a response back to Merchant Services and the case will remain in the Retrieval Queue Worklist.
  - Undo - Use this option to cancel an action that was previously selected on the same processing day. Using this option will undo the earlier action and allow for the case to be worked again. Note: The Undo action will only be available on cases that have been actioned on the processing day. Once the end of day runs, the user will not be able to undo any actions for that day.
-

## Chargeback Actions

### Dispute/Reverse Chargeback

Step	Action
1	Select <b>DISPUTE/REVERSE CHARGEBACK</b> from the <b>ACTIONS</b> drop-down box.
2	Select the box that specifies the supporting documents being uploaded and select Continue Action or Cancel Action.
3	Enter Notes into ADD NOTES box (optional).
4	Click <b>BROWSE</b> button to locate the document to attach (optional).
5	Click <b>ADD to LIST</b> button. The document will appear in Files box.
6	Click the <b>SUBMIT ACTION</b> button.

### Accept Chargeback

Step	Action
1	Select <b>ACCEPT CHARGEBACK</b> from the <b>ACTIONS</b> drop-down box.
2	Click the <b>SUBMIT ACTION</b> button.

## Retrieval Actions

### Retrieval Response

Step	Action
1	Select <b>RETRIEVAL RESPONSE</b> from the <b>ACTIONS</b> drop-down box.
2	Enter Notes into ADD NOTES box (optional).
3	Click <b>BROWSE</b> button to locate the document to attach.
4	Click <b>ADD to LIST</b> button. The document will appear in the Files box.
5	Click the <b>SUBMIT ACTION</b> button.

### Unable to Fulfill Retrieval Request

Step	Action
1	Select <b>UNABLE TO FULLFILL RETRIEVAL REQUEST</b> from the <b>ACTIONS</b> drop-down box.
2	Click the <b>SUBMIT ACTION</b> button.

### Uploading Multiple Images

To add a folder of images or multiple images to a case follow the below steps:

Step	Action
1	Click the <b>BROWSE MULTIPLE</b> button and navigate to the multiple scanned images. Users can select a folder that may contain multiple images of files to upload by using the <b>CTRL</b> or <b>SHIFT</b> key plus mouse clicks.
2	Click <b>OK</b> once you have selected the correct images or folders.
3	Click the <b>ADD to LIST</b> button.
4	Click the <b>SUBMIT ACTION</b> button to complete. <ul style="list-style-type: none"> <li><b>Note:</b> Prior to selecting the <b>SUBMIT ACTION</b> button you may remove an image or file from the LIST OF IMAGES field by selecting the <b>CLEAR ALL</b> or <b>CLEAR SELECTED</b> buttons.</li> </ul>

### Additional Helpful Hints



If all required steps are not completed prior to submitting the response, an error message will be displayed. After all required steps have been completed; the **SUBMIT ACTION** button must be selected in order to complete your request. If you need to change your action (prior to selecting Submit Action) you may click the **CANCEL ACTION** button. This option will cancel the most recent action.

- The **CLEAR SELECTED** button will remove from the list the specific image selected to be cleared.
- The **CLEAR ALL** button will remove all files from the list of images to upload.
- The **CANCEL ACTION** button will allow users to select another action rather than continuing with the current action.
- The **SUBMIT ACTION** button will apply the action chosen to the case together with any notes and/or images selected to be uploaded.

Prior to the End of Day batch process (which transmits your responses to the Merchant Services back office) you may upload additional images. You will need to access the case through your work tracker or through the Search Icon and repeat your previous action and steps.

---

# Chapter 9: Frequently Asked Questions

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## In This Chapter

In this chapter we will review some of the most frequently asked questions related to Dispute Manager and their corresponding answers.

---

### 1. Can I use Dispute Manager anytime I want?

The Dispute Manager service is available 24 hours a day, seven days a week, less scheduled maintenance time.

---

### 2. Where can I see my new Chargeback and Retrieval cases that I need to work?

New disputes are located on the Queues screen within the All Retrievals and All Chargebacks queues. Status updates to previously responded to cases can be found in the All Chargeback Alerts, All Chargeback Acknowledgements, and All Retrieval Alerts and All Retrieval Acknowledgements queues.

---

### 3. Why are some of my cases in the Queue Worklist displayed in red font?

Chargeback and Retrieval cases will display in red font once the Due Date has passed.

---

### 4. Where can I find the issuing bank's cardholder dispute letter?

The cardholder letter and other issuing bank documentation can be found in the Case Files- Merchant Output Package section of Dispute Manager.

---

### 5. How do I find a specific dispute case?

Select the Search icon (magnifying glass) located on the Control Panel. The Search screen will appear. This screen provides you with the ability to search by Chargeback or Retrieval case options

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**6. How can I track of my dispute cases that are worked daily?**

Disputes that are actioned will appear in either the Retrieval Work Tracker or the Chargeback Work Tracker. The Work Tracker can be printed by placing your mouse in this section and right clicking your mouse.

---

**7. When is the daily cut off time for processing my disputes on today's date?**

To find your specific cut off time, place your mouse over the date in the Process Date field of the Work Tracker.

---

**8. Who can I contact if I am experiencing technical difficulties with Dispute Manager?**

You can contact the Technical Assistance Center at 1-800-285-3978 between the hours of 8:00 AM EST-10:00 PM EST, Monday through Friday.

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**9. Who can I contact if I have a question regarding a specific dispute?**

You can contact the Merchant Services number located on your Dispute Notification form.

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# Chapter 10: User Best Practices

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## In This Chapter

The following chapter will cover some “Best Practices” related to the use and navigation of the Dispute Manager system.

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### **1. Use Dispute Manager to electronically respond to your disputes.**

Responding with Dispute Manager will ensure Merchant Services receives your response in a timely manner and will result in a more timely resolution of your dispute.

---

### **2. Check your Messages daily for any Chargeback and Retrieval Alerts.**

Alerts can be reworked and sent back to Merchant Services for review again.

---

### **3. Check the Trans/Credit tab to verify if you have already issued a credit to your customer’s account for their dispute.**

The Trans/Credit tab displays all transaction (sale or credit) information for the last 6 months that is related to the same credit card number and merchant number of the dispute.

---

### **4. Use the Printer Version or Download Spreadsheet option located within the Queue Worklist.**

These options can be helpful to send outstanding dispute information via fax or email to one of your contacts for further research.

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### **5. Take full advantage of the OnLine Help functionality.**

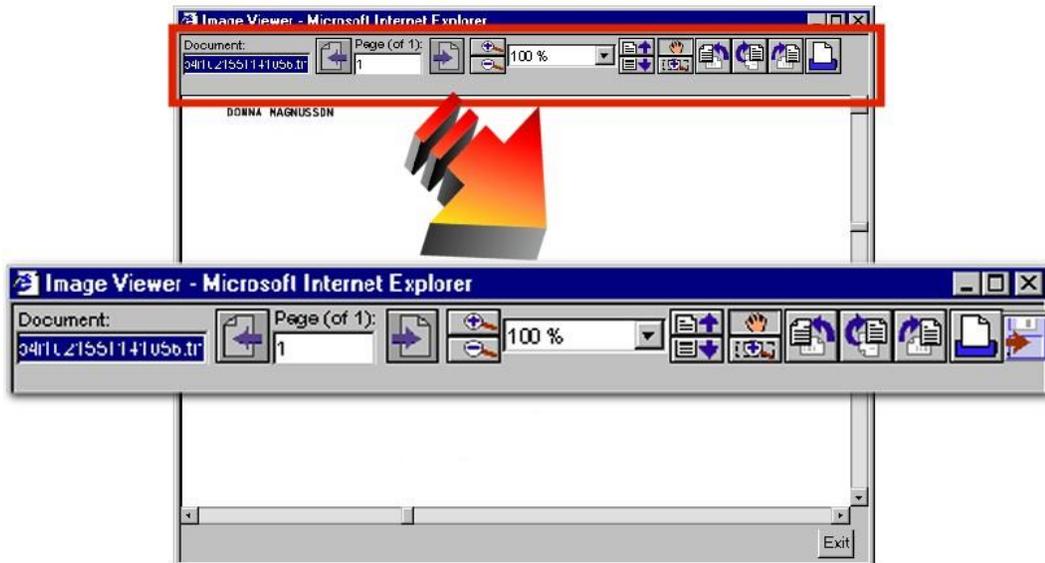
Click on Online Help if you need assistance with navigating within Dispute Manager or if you need a dispute related question answered.

---

# Appendix A

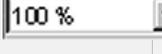
## The Image Viewer Screen

The image below and corresponding table provides detailed descriptions of each icon on the **IMAGE VIEWER** screen.



Icon	Icon Name	Icon Description
	Previous Page	Function allows user to return to previous page viewed.
	Next Page	Function allows user to forward to next image in document.
	Magnify Image	Magnifies image in increments.
	Reduce Image	Reduces image in increments.
	Top of Page	Function allows user to return directly to the top of the document.
	Bottom of Page	Function allows user to return directly to the bottom of the document.
	Pan Scroll Cursor	By clicking and holding the mouse button the user can move the document within the Image Viewer.
	Zoom Rectangle Cursor	By clicking and dragging the mouse the user can create a rectangle that will zoom and fill the Image Viewer



Icon	Icon Name	Icon Description
		with the information contained in the rectangle.
	Rotate Left	Rotates the document left.
	Flip Image	Flips document upside-down.
	Rotate Right	Rotates the document right.
	Print	Prints documents in Image Viewer.
	Save	Allows user to Save case documentation to their desktop.
	Image Size Drop Down	Allows user to decide what percentage of magnification or reduction to view the image.

## Appendix B

### Case Information Chargebacks Fields and Descriptions (Section One) (B)

The following table lists the Chargeback Case Information (Section One/Case Information) fields and descriptions.

Field	Description
ACTION CODE	This field will display the last action taken on the case. Below is a list of all Chargeback Action Codes and their descriptions: 01-Outstanding 02-Expired 03-In Process by User 04-Worked by User 05-Request Complete 06-Merchant Resolution in Progress 07-Case Reversed 10-Rebuttal Received 11-Rebuttal Rejected 12-Pre-Note
CASE NUMBER	The Unique Case Number assigned to the case.
CARDHOLDER NUMBER	This number identifies the cardholder, issuer and card brand.
CHARGEBACK REASON CODE	The chargeback reason code number and description associated with the case.
MERCHANT NAME	The business name of the client.
MERCHANT NUMBR	All merchants processing credit card transactions are assigned a unique number by their acquiring bank.
MCC	A 4-digit code designating the principal trade, profession or line of business in which a merchant is engaged.
DISPUTE JURISDICTION	Description of card type and region of the dispute.
DUE DATE	The date a merchant has to respond to a chargeback or reversal advice.

---

Field	Description
TRANSACTION DATE	The date the transaction occurred. Also known as the sale date.
CARD PRODUCT TYPE	This identifies the type of card that was utilized at the time of the transaction.
CHARGEBACK AMOUNT	The chargeback dollar amount that is in dispute along with the respective currency indicator determined by the transaction currency code table. Credits are displayed in red text.
TRANSACTION AMOUNT	The amount of the sale along with the respective currency indicator determined by the transaction currency code table.
FOREIGN AMOUNT	The amount of the sale along with the respective currency indicator determined by the transaction currency code table.

---

# Appendix C

## Case Information Chargebacks Fields and Descriptions (Section Two) (B)

The following table lists the Chargeback Case Information (Section Two / Secondary Information) fields and descriptions.

Field	Description
CHARGEBACK CYCLE	This field indicates the specific processing cycles of a Presentment or Chargeback. <ul style="list-style-type: none"> <li>• First Chargeback</li> <li>• First Chargeback Reversal</li> <li>• Second Chargeback</li> <li>• Second Chargeback Reversal</li> <li>• Incoming Pre-arbitration</li> <li>• Incoming Pre-compliance</li> <li>• Incoming Arbitration</li> <li>• Incoming Compliance</li> <li>• Incoming Collections</li> <li>• Outgoing Pre-arbitration</li> <li>• Outgoing Filed Arbitration</li> <li>• Outgoing Pre-Compliance</li> <li>• Outgoing Filed Compliance</li> <li>• Outgoing Collections</li> <li>• Re-presentment Reject</li> </ul>
REQUEST DATE	The date the request was generated to the merchant.
PROCESS DATE	The transaction central processing date that defines when the transaction was processed to the Association.
TRANSACTION METHOD	This identifies the type of transaction that was processed.
REFERENCE NUMBER	This is the 23-digit Outgoing Acquirer reference number.
TRANSACTION LOCATOR	Merchant cross-reference number used by merchants to locate a transaction in their batch.
INVOICE #	The unique number assigned to the transaction by the merchant.
MICROFILM #	The number identifying to the merchant where a copy of the transaction can be located on microfilm.
AIRLINE TICKET #	A number placed on a passenger's ticket to help the merchant identify the sale/ticket record.
CUSTOM DATA	Field that can be client defined.

## Appendix D

### Case Information Chargebacks Fields and Descriptions (Section Three) (B)

The following table lists the Chargeback Case Information (Section Three/ First Chargeback) fields and descriptions.

Field	Description
INCOMING CHARGEBACK REASON CODE	The chargeback reason code number and description associated with the second chargeback case.
MESSAGE FROM ISSUING BANK	The incoming member message text the issuer provided with their Second Chargeback.
MERCHANT DUE DATE	The date a merchant has to respond to the second chargeback or reversal case.
FINANCIAL DISPOSITION DATE	The date funds were taken from the merchant account.

## Appendix E

### Case Information Chargeback Fields and Descriptions (Section Four)

The following table lists the Chargeback Case Information (Section Four/ Second Chargeback) fields and descriptions.

Field	Description
INCOMING CHARGEBACK REASON CODE	The chargeback reason code number and description associated with the second chargeback case.
MESSAGE FROM ISSUING BANK	The incoming member message text the issuer provided with their Second Chargeback.
MERCHANT DUE DATE	The date a merchant has to respond to the second chargeback or reversal case.
FINANCIAL DISPOSITION DATE	The date funds were taken from the merchant account.

# Appendix F

## Case Information Retrieval Fields and Descriptions

The following table lists the Retrieval Case Information (Section One) fields and descriptions.

Field	Description
ACTION CODE	This field will display the last action taken on the case. Below is a list of all Retrieval Action Codes and their descriptions: <ul style="list-style-type: none"> <li>• 01/OUTSTANDING</li> <li>• 02/EXPIRED</li> <li>• 03/IN PROCESS BY USER</li> <li>• 04/WORKED BY USER</li> <li>• 05/REQUEST COMPLETE</li> </ul>
CASE NUMBER	The unique case number assigned to the retrieval.
CARDHOLDER NUMBER	This number identifies the cardholder, issuer and card brand.
REASON CODE	This field will display the retrieval request code if the item pertains to a retrieval request and chargeback reason code if the item pertains to a request associated with an open chargeback case. The description of that code will also appear.
MERCHANT NAME	The business name of the client.
MERCHANT NUMBER	All merchants processing credit card transactions are assigned a unique number by their acquiring bank.
MCC	A 4-digit code designating the principal trade, profession or line of business in which a merchant is engaged.
DISPUTE JURISDICTION	Description of card type and region of the dispute.
TRANSACTION AMOUNT	The amount of the sale along with the respective currency indicator determined by the transaction currency code table.
TRANSACTION	The date the transaction occurred. Also known as the sale date.

---

Field	Description
DATE	
CARD PRODUCT TYPE	This identifies the type of card that was utilized at the time of the transaction.
FOREIGN AMOUNT	The amount of the sale along with the respective currency indicator determined by the transaction currency code table.
MERCHANT DUE DATE	The date a merchant has to respond to a retrieval request.
MERCHANT REQUEST DATE	The date the request was generated to the merchant.

---

## Appendix G

### Case Information Retrieval Fields and Descriptions (Section Two)

The following table lists the Retrieval Case Information (Two) fields and descriptions.

Field	Description
REQUEST STATUS	Status 1 – Merchant Response Status 2 – Missing Media Status 3 – Second Request Status 4 – Illegible-Missing –Incorrect Values Status 5 – Wrong Item Supplied Status 6 – Merchant Response Status 7 – Merchant Issued Gift Status 8 – In-house – Missing Media Status 9 – Sales Ticket Required Status 10 – In-house – Missing Media Status 11 – Pending Credit Status 14 – Missing Media Status 15 – Subdraft Status 16 – Unable to fulfill Status 18 – Draft with Signature
REQUEST TYPE	This field will display the type of retrieval request. It will indicate whether the retrieval is a result of an issuer/cardholder request or a request related to the chargeback retrieval request. The two values in this field will be: Retrieval or Chargeback.
TRANSACTION METHOD	This identifies the type of transaction that was processed.
REFERENCE NUMBER	This is the 23-digit Outgoing Acquirer reference number.
TRANSACTION LOCATOR	Merchant cross-reference number used by merchants to locate a transaction in their batch.
INVOICE #	The unique number assigned to the transaction by the merchant.
MICROFILM #	The number identifying to the merchant where a copy of the transaction can be located on microfilm.
AIRLINE TICKET NUMBER	A number placed on a passenger's ticket to help the merchant identify the sale/ticket record.
CUSTOM DATA	Field that can be client defined.

# Appendix H

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## Trans/Credit Tab Column Fields and Descriptions

The following table lists the Trans/Credit Tab column fields and descriptions.

Field	Description
TRANS DATE	The date the transaction occurred. Also known as the sale date.
MERCHANT NUMBER	All merchants processing credit card transactions are assigned a unique number by their acquiring bank.
ACQUIRER REFERENCE NUMBER	This is the 23-digit Outgoing Acquirer reference number.
TRANS AMOUNT	The amount of the sale along with the respective currency indicator determined by the transaction currency code table.
FOREIGN AMOUNT	The amount of the sale along with the respective currency indicator determined by the transaction currency code table.
TRAN TYPE	Transaction description which identifies the transaction as a sale, credit, cash advance, Sale Reversal, Credit Reversal or Cash Advance Reversal. This is based on the transaction code transmitted in the chargeback record.
CODE	The numeric code which corresponds with the Trans Type. These code values are: 5=Sale 6=Credit 7=Cash Advance 25=Sale Reversal 26=Credit Reversal 27=Cash Advance Reversal

# Appendix I

## Trans/Credit Tab Detail Fields and Descriptions

The following table lists the Trans/Credit Tab detail fields and descriptions.

Field	Description
CARDHOLDER NUMBER	This number identifies the cardholder, issuer and card brand.
CARDHOLDER EXP DATE	The expiration date of the cardholder's credit card.
CENTRAL PROCESSING DATE	The transaction central processing date that defines when the transaction was processed to the Association.
TRANSACTION TYPE	Transaction description & code which identifies the transaction as a Sale, Credit, Cash Advance, Sale Reversal, Credit Reversal, or Cash Advance Reversal. This is based on the transaction code transmitted in the chargeback record.
ACQUIRER REFERENCE #	This is the 23-digit Outgoing Acquirer reference number.
TRANSACTION LOCATOR	Merchant cross-reference number used by merchants to locate a transaction in their batch.
INVOICE#	The unique number assigned to the transaction by the merchant.
CURRENCY CODE	This is the 3-digit currency code that is associated with the foreign amount. The country code is derived from this.
PRODUCT CODE	The value representing the type of card brand.
TRANSACTION DATE	The date the transaction occurred. Also known as the sale date.
TRANSACTION AMOUNT	The amount of the sale along with the respective currency indicator determined by the transaction currency code table.
FOREIGN AMOUNT	The amount of the sale along with the respective currency indicator determined by the transaction currency code table.

Field	Description
MCC	Merchant Category Code.
MERCHANT NUMBER	All merchants processing credit card transactions are assigned a unique number by their acquiring bank.
MERCHANT NAME	The business name of the client.
AUTHORIZATION CODE	This is the code provided during the authorization process if an authorization approval was received.
MO/TO INDICATOR	Identifies the type mail/telephone transaction business. M=Mail Order T=Telephone Order 1=Single Transaction of a Mail/Phone order 2=Recurring Transaction 3=Installment Billing Transaction 4=Unknown Classification
AVS ADDRESS	Cardholder address merchant used for AVS.
ELECTRONIC COMMERCE INDICATOR (ECI)	An indicator that identifies a transaction between a merchant and a cardholder that occurred over the Internet and other networks using a cardholder access Device. An Electronic Commerce Transaction is one of the following: 1=Single Transaction for a Mail/Phone Order 2=Recurring Transaction 3=Installment Billing Transaction 4=Unknown Classification/Other Mail Order 5=Secure Electronic Commerce Transaction with cardholder certificate 6=Non-Authenticated Security Transaction with set merchant certificate 7=Non-Authenticated Security Transaction without set merchant certificate 8=Non Secure Transaction 9=Non Auth Sec Trans Non-Comply with set merch is set capable

Field	Description
	11=Set encryption; cardholder certification not used 12=Set encryption; cardholder certification used 13=Set encryption; chip used and cardholder certification not used 14= Set encryption; chip and cardholder certificate used 21=Channel encryption; cardholder certificate not used 23=Channel encryption; chip used and cardholder certificate not used 91=No security protocol; cardholder certificate not used
AIRLINE TICKET #	A number placed on a passenger's ticket to help the merchant identify the sale/ticket record.
CHECK-IN/PICKUP DATE	This is the date the cardholder checked into the hotel or the date the cardholder rented the vehicle.
INTERCHANGE RATE INDICATOR	A two digit numeric value that appears in the first 2 positions of the acquirer's reference number to identify the interchange rate program for which the transaction was presented for MasterCard. 75,85,95 Consumer Standard-auth needed if over floor limit 70,80 Merit III-auth required 78,88,98 Merit I-auth required except QPS 23 Convenience Purchase-auth required 77,87 Petroleum/Card Activated Terminal-auth required 71,81 Supermarket-auth required 97 Travel Industries Premier Service-auth required 91 Warehouse Club-auth required 92 Key Entered-auth required 93 Passenger Transport-auth required 96 World MasterCard T&E-auth required 90 Service Industries-auth required
GUARANTEE FLAG	An indicator which identifies merchants who are eligible for chargeback protection due to using the Surepay Signature Capture terminal/storage process.

Field	Description
BATCH DATE	The date for the merchant deposits (sales and credits).
BATCH #	The number assigned to the total deposits (sales and credits).
POS ENTRY MODE	Code which identifies how the cardholder's account information was entered or captured at the point of sale.

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# Appendix J

## Auth Records Tab Column Fields and Descriptions

The following table lists the Auth Records tab column fields and descriptions.

Field	Description
AUTH DATE	This is the date the transaction was submitted for authorization approval.
MERCHANT NUMBER	All merchants processing credit card transactions are assigned a unique number by their acquiring bank.
AUTH CODE	This is code provided during the authorization process if an authorization approval was received.
AUTH AMOUNT	The amount of the authorization request along with the respective currency indicator determined by the transaction currency code table.
FOREIGN AMOUNT	The amount of the authorization request along with respective currency indicator determined by the transaction currency code table.
AVS INDICATOR	<p>This field displays the Association supported Address Verification Service Response code provided to the merchant when the cardholder's billing address was validated as being correct before completion of a mail/telephone transaction:</p> <p>A=STREET ADDRESS MATCH, ZIP CODE DOES NOT            B=INTL ADDRESS MATCHES, ZIP CODE DOES NOT            C=INTL ADDRESS AND ZIP CODE DO NOT MATCH            D=INTL ADDRESS AND ZIP CODE MATCH            E=ERROR RESPONSE FOR MERCHANT CATEGORY CODE            F=ADDRESS AND ZIP CODE MATCH (UK ONLY)            G=ADDRESS NOT VERIFIED, INTERNATIONAL            I=INTL ADDRESS NOT VERIFIED            M=INTL ADDRESS AND ZIP CODE MATCH            N=STREET ADDRESS AND ZIP CODE DO NOT MATCH</p>

Field	Description
	P=INTL ZIP CODE MATCHES, ADDRESS DOES NOT MATCH R=ISSUER SYSTEM UNAVAILABLE OR TIMEOUT, RETRY S=SERVICE NOT SUPPORTED BY ISSUER U=ADDRESS INFORMATION UNAVAILABLE, DOMESTIC W=9-DIGIT ZIP CODE MATCHES, BUT ADDRESS DOES NOT MATCH Y=STREET ADDRESS AND 5 OR 9 DIGIT ZIP CODE MATCH Z=5-DIGIT ZIP CODE MATCHES, ADDRESS DOES NOT MATCH
POS	A two-digit code which identifies how the cardholder account information was entered or captured at the point of sale. 00=Unknown 01=Manual key entry 02=Magnetic Stripe Terminal 05=Chip Card Read (data is reliable) 90=Magnetic Stripe Terminal Full Unaltered Track Read 95=Chip Card Read (Unreliable Data)
AUTH RESPONSE	The issuer's reply to an Authorization Request. The following are types of authorization responses: Declined Response, Pick-up Response, Reenter Response, Referral Response
CODE	The numeric code which corresponds with the Trans Type. These code values are: 5=Sale 6=Credit 7=Cash Advance 25=Sale Reversal 26=Credit Reversal 27=Cash Advance Reversal

# Appendix K

## Auth Records Tab Detail Fields and Descriptions

The following table lists the Auth Records detail fields and descriptions. Click the **GREEN ARROW** to access the detailed records.

Field	Description
CARDHOLDER NUMBER	This number identifies the cardholder, issuer and card brand.
AUTHORIZATION DATE	This is the date the transaction was submitted for authorization approval.
AUTHORIZATION REPONSE	An issuer's reply to an Authorization Request. The following are types of authorization responses: Approval Response Declined Response Pick-up Response Referral Response
AUTHORIZATION CODE	This is the code provided during the authorization process if an authorization approval was received.
AUTHORIZATION SOURCE	This identifies the source of the authorization obtained. INAS/Issuer=Issuing Bank Base Below LCS limit=Visa Banknet MIP=MasterCard International Host=First Data Merchant Services ATR=Assured Transaction Response Non NaBanco (FDMS)=Other Source
ORIGIN INDICATOR	This field identifies the type of point of sale entry which occurred at the time of the sale. D/T SW=Dial Swipe merchant Dial ky=Dial authorization keyed transaction POS/ECR=Point-of-sale/electronic cash register keyed POS/SW=Point of sale/electronic cash register swiped Batch=Authorization given to a batch of items (Direct Marketing)

Field	Description
ORIGIN INDICATOR	CRT=Voice Authorization Voice=Voice Authorization Dial Term=Terminal Keyed D/T Term=Terminal Keyed T1=Track 1 T2=Track 2 CO2=Track data read but discretionary data was not sent to Visa/MasterCard C90=Track data read & discretionary data was sent to Visa/MasterCard Swiped=Swipe Merchant D/SW TZ/90=Dial swipe merchant Track 2 (code 90)
POS TERMINAL CAPABILITY	This identifies the basic type and capability of a point of sale terminal.
POS ENTRY CAPABILITY	A code indicating the type of electronic terminal used at the point of sale and the capability of the terminal to electronically read account numbers and expiration dates from credit cards.  <b>Position 1 Values</b> 0=Unspecified 1=Limited Amount Terminal 2=Unattended Terminal (ATM) 3=Unattended Terminal (Automated Dispensing Machine or Self Service Terminal) 4=Electronic Cash Register 7=Telephone Device  <b>Position 2 Values</b> 0=Unknown 1=Terminal Not Used 2=Magnetic Stripe Read Capability

Field	Description
FLOOR LIMIT INDICATOR	Indicator that denotes the limit that merchant must authorize for transaction.
AVS RESPONSE	This field displays the Association supported Address Verification Service Response Code provided to the merchant when the cardholder's billing address was validated as being correct before completion of a mail/telephone transaction.
AVS ADDRESS	Cardholder address merchant used for AVS.
CARDHOLDER EXP. DATE	The expiration date of the cardholder's credit card.
AUTHORIZATION TIME	The time the authorization was submitted for authorization approval.
AUTHORIZATION AMOUNT	The amount of the authorization request along with the respective currency indicator determined by the transaction currency code table.
FOREIGN AMOUNT	The amount of the sale along with the respective currency indicator determined by the transaction currency code table.
MERCHANT #	All merchants processing credit card transactions are assigned a unique number by their acquiring bank.
MERCHANT NAME	The business name of the client.
POS ENTRY CODE	A code indication how the cardholder account information was entered/captured at the point of sale.  00=Unknown 01=Manual key entry 02=Magnetic Stripe Terminal 05=Chip Card Read 90=Magnetic Stripe Terminal Full Unaltered Track Read 95=Chip Card Read (Unreliable Date)
ELECTRONIC/COMMERCE	An indicator that identifies a transaction between a merchant and a cardholder that occurred over the Internet and other networks using a

Field	Description
INDICATOR	<p>cardholder access Device. An Electronic Commerce Transaction is one of the following:</p> <p>1=Single Transaction for a Mail/Phone Order</p> <p>2=Recurring Transaction</p> <p>3=Installment Billing Transaction</p> <p>4=Unknown Classification/Other Mail Order</p> <p>5=Secure Electronic Commerce Transaction with cardholder certificate</p> <p>6=Non-Authenticated Security Transaction with set merchant certificate</p> <p>7=Non-Authenticated Security Transaction without set merchant certificate</p> <p>8=Non Secure Transaction</p> <p>9=Non Auth Sec Trans Non-Comply with set merch is set capable</p> <p>11=Set encryption; cardholder certification not used</p> <p>12=Set encryption; cardholder certification used</p> <p>13=Set encryption; chip used and cardholder certification not used</p> <p>14= Set encryption; chip and cardholder certificate used</p> <p>21=Channel encryption; cardholder certificate not used</p> <p>23=Channel encryption; chip used and cardholder certificate not used</p> <p>91=No security protocol; cardholder certificate not used</p>
CAT INDICATOR	<p>This field displays an indicator, which advised that this transaction occurred at a cardholder activated terminal.</p> <p>Visa</p> <p>0 or space=Not applicable to this transaction</p> <p>1=Limited Amount Terminal</p> <p>2=Automated Dispensing Machine</p> <p>3=Self Service Terminal</p> <p>MasterCard</p> <p>1= Automated Dispensing Machine</p> <p>2= Self Service Terminal</p> <p>3= Limited Amount Terminal</p> <p>4=Inflight Commerce (IFC) Terminal</p>

Field	Description
	6=Electronic Commerce Transaction 7=Transponder Transaction
ACI AUTH CHARACTERISTICS INDICATOR	A value that indicates if a card was present at the point of sale. A=Card Present E=Card Present with merchant name and location data C=Card Present with merchant name and location data(cardholder activated, self service terminal) F= Card not Present-Account Funding K=Card Present with Key-Entry M=Card not Present-Direct Marketing N=Not a payment service transaction P=Card not Present(Preferred Customer participation requested) R=Card not Present(Address Verification Service not required) U=Card not Present-3D Secure Electronic Commerce V=Card not Present (Address Verification Service Requested) X=Disqualified custom payment service transaction W=Card not Present –Non 3D Secure Electronic Commerce
CVV2/CVC2	A unique check value that is indent printed on the back of the credit card and can be validated through the magnetic stripe. M=CVV2 Match N=CVV2 Does Not Match P=Not Present S=CVV2 Should be on the card, but the merchant has indicated that CVV2 is not present. U=Issuer Not Participating
VISA CAVV/MASTERCARD UCAF VALUE	This field displays to the user the CAVV (Card Authentication Verification Value-Visa) and/or the UCAF (Universal Cardholder Authentication Field-Master Card) values and descriptions. <b>Visa CAVV Results Code Values:</b> Blank or not present-CAVV not validated 0-CAVV not validated, erroneous data

Field	Description
	<p>1-CAVV failed validation                      2-CAVV passed validation                      3-CAVV validation could not be performed                      4-CAVV validation could not be performed                      5-Acquirer participation, issuer is not                      6-Issuer Bin participation for authentication, not verification</p> <p><b>MasterCard UCAF Coded Values:</b></p> <p>1-UCAF Not Supported                      2-UCAF Supported by not provided by Issuer                      2-UCAF is present</p>
<p>LEGEND FIELD DESCRIPTIONS</p>	<p><b>Authorization Source</b></p> <p>INAS/Issuer=Issuing Bank                      Base Below LCS limit=Visa                      Banknet MIP=MasterCard International                      Host=First Data Merchant Services                      ATR=Assured Transaction Response                      Non NaBanco (FDMS)=Other Source</p> <p><b>Origin Indicator</b></p> <p>D/T SW=Dial Swipe merchant                      Dial KY=Dial authorization keyed transaction                      POS/ECR=Point-of-sale/electronic cash register swiped                      POS/SW=Point-of-sale/electronic cash register swiped                      Batch=Authorization given to a batch of items (Direst Marketing)                      CRT=Voice Authorization                      Voice=Voice Authorization                      Dial Term=Terminal Keyed                      D/T Term=Terminal Keyed                      T1=Track 1                      T2=Track 2                      CO2=Track data read but discretionary data was not sent to</p>

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Field	Description
	Visa/MasterCard C90=Track data read & discretionary data was sent to Visa/MasterCard Swiped=Swipe Merchant D/SW TZ/90=Dial swipe merchant Track 2 (code 90)

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# Appendix L

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## Retrieval Status Codes and Descriptions

The following table lists Retrieval Status Codes and descriptions.

Status Code	Description
1	Merchant Response
2	Missing Media
4	Illegible
5	Wrong Item
6	Merchant Response
7	Merchant Response
16	Unable to Fulfill
18	Merchant Response Signature Present

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# Appendix M

## Queue Worklist Views

The following table provides the data elements included in the Case View, Merchant View and Transaction View of the Queue Worklist.

<b>CASE VIEW</b>	<b>Sort</b>	<b>All Retrievals</b>	<b>Sort</b>	<b>All Chargebacks</b>	<b>Sort</b>	<b>RT Ack/Alerts</b>	<b>Sort</b>	<b>CB Ack/Alerts</b>
	Y	Icon Unopened/opened	Y	Icon Unopened/opened	Y	Icon Unopened/opened	Y	Icon Unopened/opened
	N	Act	N	Act	N	Dlt	N	Dlt
	Y	Due Date	Y	Due Date	Y	Msg Date	Y	Msg Date
	N	Case #	N	Case #	N	Case #	N	Case #
	Y	Cardholder #	Y	Cardholder #	Y	Cardholder #	Y	Cardholder #
	Y	MCC	Y	MCC	Y	MCC	Y	MCC
	Y	Request Type	Y	Work Type	Y	Request Type	Y	Work Type
	Y	Dispute Amount	Y	Dispute Amount	Y	Dispute Amount	Y	Dispute Amount
	Y	RC	Y	RC	Y	RC	Y	RC
	N	Action Code	N	Action Code	N	Message	N	Message
			N	Doc Icon				

<b>MERCHANT VIEW</b>	<b>Sort</b>	<b>All Retrievals</b>	<b>Sort</b>	<b>All Chargebacks</b>	<b>Sort</b>	<b>RT Ack/Alerts</b>	<b>Sort</b>	<b>CB Ack/Alerts</b>
	Y	Icon Unopened/opened	Y	Icon Unopened/opened	Y	Icon Unopened/opened	Y	Icon Unopened/opened
	N	Act	N	Act	N	Dlt	N	Dlt
	Y	Due Date	Y	Due Date	Y	Msg Date	Y	Msg Date
	N	Case #	N	Case #	N	Case #	N	Case #
	Y	Cardholder #	Y	Cardholder #	Y	Cardholder #	Y	Cardholder #
	Y	MCC	Y	MCC	Y	MCC	Y	MCC

<i>MERCHANT VIEW</i>	Sort	All Retrievals	Sort	All Chargebacks	Sort	RT Ack/Alerts	Sort	CB Ack/Alerts
	Y	RC	Y	RC	Y	RC	Y	RC
	Y	Req Date	Y	Req Date	Y	Req Date	Y	Req Date
	Y	Merchant #	Y	Merchant #	Y	Merchant #	Y	Merchant #
	N	Merchant Name	N	Merchant Name	N	Merchant Name	N	Merchant Name
			N	Doc Icon				

<i>TRANSACTION VIEW</i>	Sort	All Retrievals	Sort	All Chargebacks	Sort	RT Ack/Alerts	Sort	CB Ack/Alerts
	Y	Icon Unopened/ opened						
	N	Act	N	Act	N	Dlt	N	Dlt
	Y	Tran Date						
	N	Case #						
	Y	Cardholder #						
	Y	MCC	Y	MCC	Y	MCC	Y	MCC
	Y	Acquirer Ref #						
	Y	Transaction Loc						
	Y	Invoice #						
			N	Doc				