

VCR CHARTS CHAIN Activity File

Frequently Asked Questions (FAQ)

Where do the merchant notes get picked up and do the notes get entered before a dispute gets added to the CHARTS Chain file?

When responding to a dispute, notes can be captured. For example, if you decide to accept a dispute you can add notes on why you are accepting it. These notes will be picked up when the file is generated for that day.

What is the Chargeback Retrieval Tracking System (CHARTS) Chain Activity file?

The CHARTS file is a report that contains detailed explanations for any activity that occurs for a new or existing record for a given day.

What data is loaded to the file?

The file contains data for any changes for a given record whether new or existing. Even if the only change is an added research comment, CHARTS creates a record in the activity file.

How often is the file CHARTS file created?

The file is created and transmitted at the end of each day, seven days a week.

What do we do with cases that have already been processed before the migration date?

If the dispute is initiated prior to the migration date, the data will be transmitted in the current CHARTS Chain Activity file format. All new VCR disputes initiated on or after April 14, 2018 will be transmitted using the new VCR Data Management (DM) Chain Activity file format.

What information will be transmitted on the VCR Data Management (DM) Chain Activity file?

The VCR Data Management (DM) Chain Activity file, will only contain new VCR disputes initiated on or after April 14, 2018.

Since we receive two files in one transmission, is my assumption correct that the same account will potentially be on both files?

Correct, the same account may be on both files, but the same chargeback **will not** appear in both files.

Will the current transmission process change?

No, the current transmission process does not change as a result of VCR.

With this VCR change do we have to re-certify the changes to accept the new file?

If the plan is to continue using your existing file transmission, no you do not have to re-certify; however, if you want to receive two separate transmissions instead of one, you will need to work with your RM, which will likely require re-certification.

Will VNTV be on all new records?

Yes, only the VCR records will have VNTV effective April 14, 2018

We currently only pursue pre-arbs. Is this changing so that we have to advise only if we don't want to pursue pre-arb?

If at any time in the flow the merchant does NOT want to pursue a case, then yes, they can simply let it age out and not take any action. They can also accept the case, which will close the case and assign final liability. This applies to all stages. If the merchant wants to pursue a case they must take an action to do this. They can do this by responding to the case in iQ or by sending in documentation requesting a reversal. Again, this applies to all stages of a case.

If there are notes on a case how will they be shown or communicated?

Any comments captured will be viewable for that case on the activity file or questionnaire.

Will the CHARTS filename change with VCR?

No, the filename will not be changing with VCR. Activity will continue to be sent via the current transmission process (sterling, FTP, connect direct) using the current transmission name.

Which chargeback action codes have financial impact?

Only the CHGM (Charge Merchant) and CRMR (Credit Merchant) action codes have financial impact. The other action codes provide the state of the dispute and what actions should be taken.

Action code	Action Code Description	Process	Action By	Financial Impact
CHGM	Charge Merchant	Alloc/Collab/Pre-Comp	Back Office	Financial
CRMR	Credit Merchant	Alloc/Collab	Back Office	Financial
IACP	Issuer Accept	Alloc/Collab	Issuer	Non-Financial
IACF	Incoming Compliance	Pre-Compliance	Issuer	Non-Financial
IARB	Incoming Arbitration	Collaboration	Issuer	Non-Financial
IDCL	Issuer Declines	Allocation	Issuer	Non-Financial
IFAV	Case Decided in Issuer Favor (merchant liable)	Alloc/Collab/Pre-Comp	Visa	Non-Financial
IPAB	Incoming Pre-Arbitration	Collaboration	Issuer	Non-Financial
IREP	Create Outgoing Representment	Collaboration	Merchant	Non-Financial
MACP	Merchant Accepts liability	Alloc/Collab/Pre-Comp	Merchant	Non-Financial
MDCL	Merchant Declines	Collab/Pre-Comp	Merchant	Non-Financial
MFAV	Case Decided in Merchant's Favor (merchant not liable)	Alloc/Collab/Pre-Comp	Visa	Non-Financial
OARB	Outgoing Arbitration	Allocation	Merchant	Non-Financial
OPAB	Outgoing Pre-Arbitration	Allocation	Merchant	Non-Financial
PCMP	Incoming Pre-Compliance	Pre-Compliance	Issuer	Non-Financial
PNOT	Pre-notification of an Incoming Dispute (non-monetary at this point in time)	Alloc/Collab	Back Office	Non-Financial
RREQ	Incoming Retrieval Request	Retrieval Request	Issuer	Non-Financial
RRSP	Retrieval Request Response	Retrieval Request	Merchant	Non-Financial
VDNL	Worldpay Denies (Operations telling merchant that Doc sent is not enough to use for rebuttal)	Alloc/Collab	Merchant	Non-Financial

What changes to the adjustment reason codes are being introduced with VCR?

To accommodate the VCR changes, Worldpay is expanding the adjustment reason codes field. It will now begin in p 140 and go for up to 7 characters. The reason code will still begin with a letter to denote the network, such as “V” for Visa. It will be followed by 2 to 6 characters which describe the reason for the dispute, retrieval request, or compliance record.

Visa Chargeback	Code	Reason Code Description
VC	1001	EMV LIABILITY SHIFT COUNTERFEIT FRAUD
VC	1002	EMV LIABILITY SHIFT NON-COUNTERFEIT FRAUD
VC	1003	OTHER FRAUD-CARD PRESENT ENVIRONMENT
VC	1004	OTHER FRAUD-CARD ABSENT ENVIRONMENT
VC	1005	VISA FRAUD MONITORING PROGRAM
VC	1101	CARD RECOVERY BULLETIN
VC	1102	DECLINED AUTHORIZATION
VC	1103	NO AUTHORIZATION
VC	1201	LATE PRESENTMENT
VC	1202	INCORRECT TRANSACTION CODE
VC	1203	INCORRECT CURRENCY
VC	1204	INCORRECT ACCOUNT NUMBER
VC	1205	INCORRECT AMOUNT
VC	120601	DUPLICATE PROCESSING
VC	120602	PAID BY OTHER MEANS
VC	1207	INVALID DATA
VC	1301	MERCHANDISE/SERVICES NOT RECEIVED
VC	1302	CANCELLED RECURRING
VC	1303	NOT AS DESCRIBED OR DEFECTIVE MERCHANDISE/SERVICES
VC	1034	COUNTERFEIT MERCHANDISE
VC	1305	MISREPRESENTATION
VC	1306	CREDIT NOT PROCESSED
VC	1307	CANCELLED MERCHANDISE/SERVICES
VC	1308	ORIGINAL CREDIT TRANSACTION NOT ACCEPTED
VC	1309	NON-RECEIPT OF CASH OR LOAD TRANSACTION VALUE

Will the value of transaction disposition qualifier for new adjustment types PARB and ARBT come as 102 based on the sample file provided below?

Currently the disposition qualifier is set to '100' for the first time you see a dispute, which usually occurs at the time a case is started (first chargeback, pre-compliance, compliance). Therefore, PARB and ARBT occurrences will have the disposition qualifier set to 102 to denote this is a continuation of the same case. If you have decided to review and take actions on incoming pre-arb and arbitration cases, we recommend the use of action codes of IPAB (incoming pre-arb) and IARB (incoming arbitration).

If you are using the disposition qualifier of 100 to know when to auto-apply-documentation, then you should be alright using the disposition of 100; otherwise, consider using adjustment type and action code combinations.

Transaction Disposition Qualifier	Indicates why the activity record was created: 100 = New Item 101 = Delete 102 = Update	AN	3	158	160
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Will the non-VCR CHARTS file that contains MC, AMEX and Discover chargebacks also be in the new V2 format? The understanding is that only the file marked "VANTIV DISPUTE MANAGEMENT SYSTEM 2.0" would be in the new format.

Only Visa VCR activity will come in under the V2 format (origin VNTV). The record you are referring to is the non-VCR format (origin 5/3).

Will combining the signatures found in the extended layout (5/3) and VCR layout(VNTV) into one file be a problem when I submit the file?

No, combining the signatures is not a problem.

Will Worldpay be combining the 5/3 and VNTV accounts that were accepted, into one file?

Yes, the 5/3 header will include disputes from the current CHARTS process; the VNTV header will include disputes from the new VCR process. These will be concatenated into one transmission.

We have never received a Segment5 in the CHARTS file. Does Worldpay plan to send a Segment5 going forward? If so, can you advise under what circumstances it will be sent?

Segment 5 is for merchant discretionary data and will be sent if set-up to record this data in your original transaction along with the request to see it on your CHARTS activity file.

In our production files and the test file provided, we occasionally receive spaces for numeric fields. Examples include sales person number, register number, and merchant draft retrieval number. Is this correct or should we be receiving 0 in those fields?

These fields are not defined as numeric in the data layout; they are defined as AN (alpha-numeric); therefore, the accepted default is spaces. The term 'number' is more or less generic. Some merchants use alpha-characters and since we are using 'generic' test data for these files depending on the transaction, the register, sales person, and merchant draft retrieval information may or may not be available.

Why has the adjustment code reason field been increased from 5 bytes to 7 bytes in the file layout?

In most cases the reason code will only be 5 or less characters, like V1001 or V1203 or V28. However, Visa has introduced two reason codes which will take the full 7 byte field, V120601 and V120602.

Note the activity file will not use period ('.') in the reason code, instead we are allowing for 2 characters for the reason category, condition & sub-condition, so you will see Visa reason "10.1" in the activity file as "V1001"; Visa 12.6.2 as "V120602"; and Visa 28 as "V28".