

## Core iQ

### **What actions can I take on a dispute?**

As a merchant you can choose to accept the dispute, partially accept the dispute, or decline the dispute.

### **Will all chargebacks/disputes still be available in a single area within the Vantiv, now Worldpay portal?**

Yes, you will continue to receive notice and review disputes in the same locations as you do today.

### **What type of notification will the merchant receive to let them know the case is closed?**

We've asked for an email to be sent just like one is sent when a chargeback is received. There also will be a one-page notice that will be added to the image section of iQ.

### **Will the merchant receive disputes on-line only or will we receive them in the mail?**

You will continue to receive dispute notices as you do now. The dispute notice may include information on how to fill out the mandated questionnaire if want to respond to the chargeback.

### **Will there be reporting available in iQ that would tell us our wins vs losses?**

VCR will make such a report more possible than it is today. We'll provide more information on reports at a later date.

### **What will Worldpay do to automate disputes? Will Worldpay pre-dispute some of these liabilities before they are shifted to merchant?**

At first, Worldpay will not be able to systemically respond to incoming chargebacks on your behalf due to the questionnaire requirement. However, we anticipate that Visa's blocks and edits will replace the need for Worldpay to intercede.

### **Will VCR changes occur in Direct?**

No VCR changes will be made to Direct. Contact your relationship manager to ensure that you are set up with the access to iQ in order to process disputes under Visa's new VCR rules.

### **What is iQ?**

iQ is Worldpay's merchant dispute and transaction portal. This portal can be utilized to manage all transactions, disputes and reports/statements.

### **How do merchants get access to iQ?**

For information about iQ access, please reach out to your relationship manager.

### **Will our current iQ access remain the same with these changes?**

There will be no changes to your access.

### **What's the standby time in the new iQ system? Will you still get logged out automatically after 15 minutes?**

Yes, after 15 minutes of inactivity, your session will expire and you will automatically be logged out.

### **Worldpay already has an online dispute handling system, is iQ going to replace that?**

At this time there are no plans to have iQ replace Worldpay's online dispute handling system.

### **For merchants that currently upload representation from a backend system into iQ, will that process still be available in the VCR process?**

Yes, that process will still be available; however, you are strongly encouraged to fill out the questionnaire in iQ. Doing so allows the system to transmit the questionnaire and supporting documents immediately to Visa. It also ensures that all questions are answered the first time they are asked.

### **Will the new layout in the iQ disputes process, like the "owner" and "results" columns display for all disputes or just Visa?**

The 'owner' and 'results' fields will be populated only for Visa, as they provide information on where the dispute is in the process and who is taking action. Worldpay hopes to be able to expand these fields to other card types in the future.

### **What does the box "outstanding items only" represent?**

This box can be utilized to display all disputes that are awaiting a merchant action. This will assist in managing disputes so that you can focus on the cases that still require a response.

### **For Mercury/Integrated Payment clients, should we be contacting someone to gain access to iQ?**

Yes, please reach out to Merchant Assist or your relationship manager to discuss migrating to iQ.

### **Is there a separate place in iQ to add comments?**

As a user of iQ there are two sections to capture notes/comments. When completing the questionnaire, notes/comments can be added and transmitted to the network. In addition, notes/comments can be captured for internal use only

### **Is there a way to only see Visa (VCR) disputes on iQ and continue to utilize Fast Scan in direct for Mastercard?**

Fast Scan is available in iQ and can be utilized for Mastercard disputes. To pull out VCR cases, merchants can sort the columns in the dispute grid by reason code. Codes starting with a 10, 11, 12 or 13 will be VCR related.

### **Can merchants sort the iQ screen by column?**

Yes, within the disputes grid you can sort by column. Simply click on the column to do so.

### **Does Fast Scan work the same iQ as it did in Direct?**

The functionality is similar. Updates are planned for the Fast Scan application in iQ in order to make the functionality more closely aligned with Direct.

### **How do merchants use the Fast Scan function instead of the attach document option for VCR?**

iQ has a tutorial on how to use Fast Scan. Go to “help” then “disputes” then “import documents” (Fast Scan).

### **What is the file size allowed for attachments and will the new update correct any uploading issues?**

The file size allowed is 10 MB. The updates are not changing the upload process. If merchants experience issues uploading files that meet the image requirements, they should reach out to [Support@accessmyiq.com](mailto:Support@accessmyiq.com).

### **How do merchants in iQ set up to have notices sent via fax or e-mail?**

Please reach out to [Support@accessmyiq.com](mailto:Support@accessmyiq.com), and they would be happy to assist with your setup questions.

### **Is this portal separate from the website that shows all card activity and should merchants have access to this iQ portal already?**

iQ is accessed at [www.accessmyiq.com](http://www.accessmyiq.com) If you are accessing data via a different reporting system, you can email [support@accessmyiq.com](mailto:support@accessmyiq.com) with your chain code and request an invitation to register.

### **Is iQ the new portal to process credit cards?**

iQ is our online reporting portal. It can be used to access transaction detail, reconciliation data, daily/weekly/monthly statements, along with responding to disputes. There is a separate function within iQ called Virtual Terminal that allows the processing of credit card transactions for back office purposes.

### **Is iQ only used for Visa disputes or can it be used for other card brand disputes as well?**

iQ displays disputes for all card brands.

**Will there be a disputes history where merchants can go back and see all final results and the amount settled?**

Yes, the history of the case will be captured in the “case activity” section under the “case details.”

**What should merchants do if the compelling evidence type is not in the drop down?**

If it is not in the drop-down list, then it is not considered a valid compelling evidence type according to Visa. If you feel that there is documentation that supports your reversal, we encourage you to attach it to the case to be sent with your reversal.