eComm iQ

When will the new Chargeback Process Guide be available?
Chargeback Process Guide in updated draft form is available today.

What is the list of the new reason codes that will be coming over in the API?

Code	Description	Old Code
Allocation - Fraud		
10.1	EMV Liability Shift Counterfeit	62
10.2	EMV Liability Shift non-Counterfeit	81
10.3	Card Present Environment	81
10.4	Card Absent Environment	83
10.5	Visa Fraud monitoring Program	93
Allocation - Authorization		
11.1	Card Recovery Bulletin	70
11.2	Declined Authorization	71
11.3	No Authorization	72, 78
Collaboration - Processing Error		
12.1	Late Presentment	74
12.2	Incorrect Transaction Code	76
12.3	Incorrect Currency	76
12.4	Incorrect Account Number	77, 80, 81, 83
12.5	Incorrect Amount	80
12.6.1	Duplicate Processing	82
12.6.2	Paid by Other Means	86
12.7	Invalid Data	72
Collaboration - Consumer Dispute		
13.1	Merchandise/Services Not Received	30
13.2	Cancelled Recurring Transaction	41
13.3	No as Described/Defective	53
13.4	Counterfeit Merchandise	53
13.5	Misrepresentation	53
13.6	Credit Not Processed	85
13.7	Cancelled/Returned Merchandise or Service	85

13.8	Original Credit Not Accepted	85
13.9	Non-Receipt of Cash or Load Transaction Value	90

Is it 10 days from the end of the 30 day period, or 10 days from the date of the issuer response?

Stage	Current Time Frame	New Time Frame
Dispute (formally chargeback)	As per applicable reason code	No change
Pre-arbitration (formerly representment)	45 calendar days from the Chargeback Processing Date	30 calendar days from the Dispute Processing Date
Pre-arbitration Response	30 calendar days from the Pre-arbitration Processing Date	No change
Arbitration	60 calendar days from the Representment Processing Date	10 calendar days from the Pre arbitration Response Processing Date

When will the time be reduced to 20 days?
Visa indicated that cycles will be reduced to 20 days in the future, but did not specify exactly when.

Will this help in reducing falsely made fraudulent chargebacks against card-not-present transactions? Example, person buys tickets online, attends event, then files chargeback claiming fraud attempting to get refund for nonrefundable tickets.
By looking at issuer and merchant questionnaire data and Visa internal data, Visa claims that VCR will help reduce all disputes by 14 percent.

Can you explain the difference between pre-arb and arb?
Pre-arbitration is the step of the process for parties to provide additional information or accept the liability. The initiation of the pre-arbitration does not warrant a change of funds between the parties. The party receiving the pre-arbitration has 30 days to respond.

Arbitration is the final step in the dispute process where Visa makes the final judgement of the case outcome. In addition to the liability of the dispute, the arbitration fee is $500 to the losing party. Arbitration judgement has 10 days to close.

Is my understanding correct that, we will no longer receive emails for arbitration?
For VCR cases, that is correct. Check dispute management in iQ for ecommerce to see your inbound arbitrations.

For fraud, will Visa provide the name of the actual card holder?
Visa is not required to provide the name of the actual card holder to the merchant.

If a merchant is currently setup to auto assume liability for certain reason codes, will those be transitioned over to the new format? And will those be routed to the Merchant Auto Assume queue instead of the merchant queue?
Yes and yes.

Will cases still be auto-assumed for arbitrations?
Arbitration cases are never auto-assumed for legacy Visa disputes and VCR.

What are some of the changes to the eComm portal to handle VCR?
- Direct connection to Visa for intraday dispute updates
- Updated Visa dispute process flows
- Introduction of Visa questionnaires in the Represent/Respond to Dispute/File Pre-Arbitration actions
- Issuer questionnaires and supporting documentation now available
- New cycles added to chargeback related reports
- Behind the scene updates for Historical Win % to continue to work seamlessly

How would the rejection reasons from VISA be illustrated within eComm iQ?
It is illustrated after the user submits the questionnaire by hitting the "submit" button in the questionnaire modal. The rejection happens live at the time of submission only. The rejection reason will be shown just above the "submit" button.

Can a check number be populated in the ARN field?
A check number cannot be populated in the ARN field. We recommend that if a check was issued to refund the customer, the merchant should use "invalid dispute/other" and explain in the comments box. They also may want to attach doc.