



Visa Claims Resolution (VCR) Training

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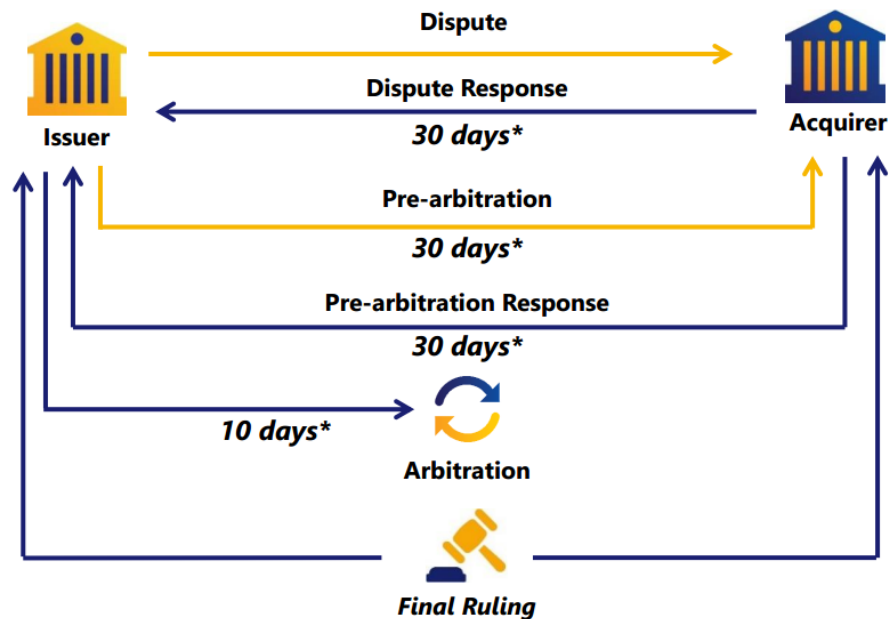
Training Topics

- Cycles
- Questionnaires: First Chargeback
 - Response Reason Codes
 - Examples of each Response Reason Code
- Questionnaire: Pre-Arbitration
- Questionnaire: Arbitration
- Questionnaire: Issuer Declined Pre-Arb

Cycles: Collaboration

- First Chargeback
- Pre-Arbitration
- Arbitration

Collaboration Dispute Processing Flow



* Hard Timeframes

10 | VCR OCSF

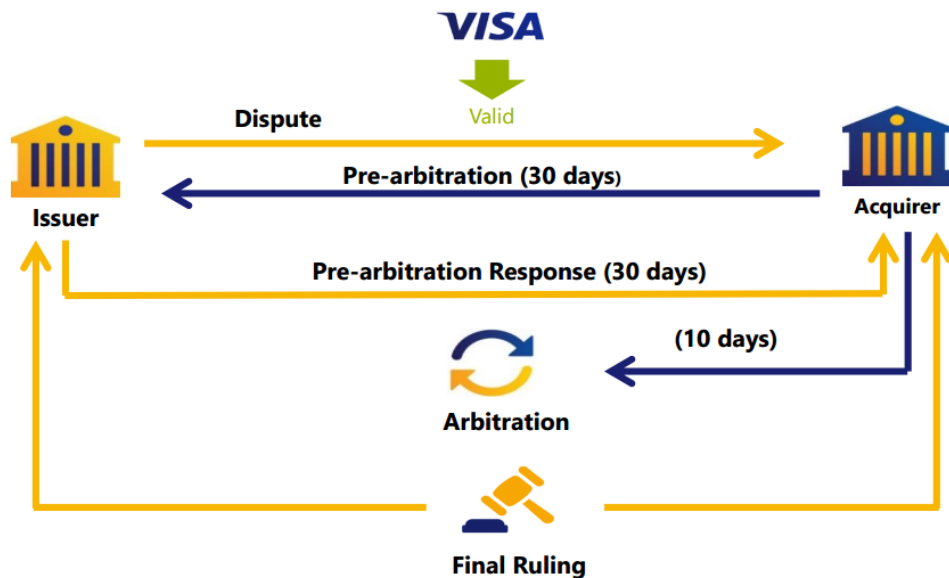
Visa Confidential

VISA

Cycles: Allocation

- First Chargeback
- Issuer Decline Pre-Arbitration

Fraud and Authorization Dispute Processing Flow Decline or Partial Accept



Reason Code Consolidation

Reason codes will be **consolidated** into 4 major dispute categories to simplify the process.

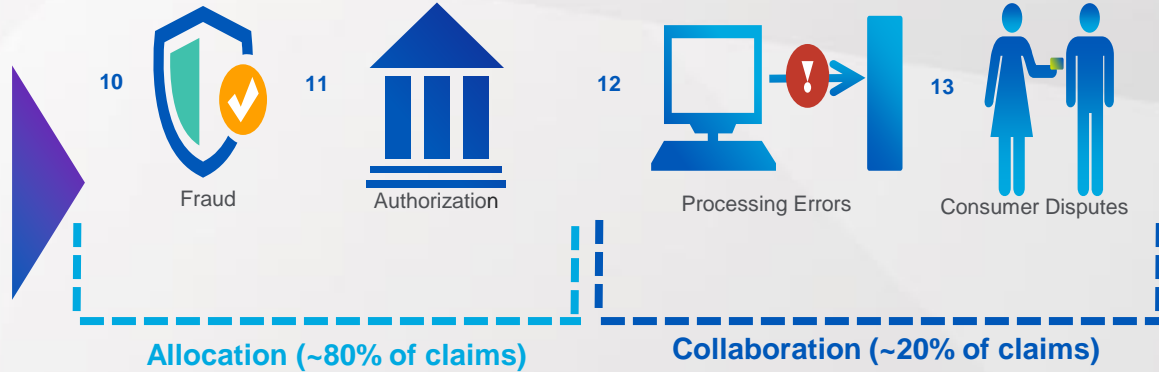
This will require development and logic for new categories (condition codes used for granular reporting)

Examples:

Legacy Reason Code: **0083**

VCR Condition Code: **10.3**

22 Dispute Codes



4 Dispute Categories

First Chargeback: Response Reason Codes

Whether you're requesting a pre-arbitration (allocation) or a dispute response (collaboration), you must select one of 5 reasons to explain why you're not accepting the dispute. Those reasons are:

1. Cardholder no longer disputes
2. Credit processed
3. Invalid dispute
4. Proof of manual imprint
 - Available only on reason code 10.3-Fraud, Card Present Environment
5. Compelling evidence
 - Available on reason codes 10.4-Fraud, Card Not Present Environment and 13.1-Merchandise/Services Not Received

Response reason code + Dispute reason code → Questions that will be asked

Reason #1: Cardholder No Longer Disputes

Required:

- Email or letter from cardholder saying they are dropping the dispute

Respond to Dispute - Case ID: 27582887996417

Step 1: Consumer Dispute Response

Response*:

Response Reason*:

Explanation:

Ensure attachment is selected

Step 2: Notes

Reason #2: Credit Processed

Required data:

- Date credit was processed
- Amount of credit
- 23-digit (ARN) of credit
- Explanation and/or documentation

Respond to Dispute - Case ID: 27582887996417

Step 1: Consumer Dispute Response

Response*:

Response Reason*:

Explanation:

Credit Date*:

Credit Amount*:

Credit ARN*:

Ensure attachment is selected

Reason #3: Invalid Dispute – Processing Error (12) or Consumer Dispute (13)

Required:

- Select a reason from the drop-down list. Notice that the drop-down list reasons will change based on dispute reason code. Illustration is from 13.6-Credit Not Processed.
- Documentation may be required.

Respond to Dispute - Case ID: 27582887996417

Step 1: Consumer Dispute Response

Response*:

Response Reason*:

Explanation:

Dispute is invalid because*:

- Select One--
- Dispute is for the cash back portion of a Visa Cash Back Transaction
- Dispute is for quality and services and there was no credit receipt provided
- Disputed amount is a Value Added Tax and there was no credit receipt provided
- Cardholder did not attempt to return merchandise
- Not listed above

Step 2: Notes

Reason #3: Invalid Dispute – Fraud (10) or Authorization (11)

Required:

- Note there is no “Dispute is invalid because” drop-down list when the dispute is fraud or authorization-related.
- You will need to explain why the dispute is invalid.
- Documentation may be required.

File Visa Pre-Arbitration - Case ID: 27582888196116

Step 1: Why are you initiating Pre-Arbitration?

Reason*:

Invalid Dispute ▼

Dispute Amount: \$100.24

Why are you initiating Pre-Arbitration?*

Dispute is invalid because*:

Reason #4: Manual Imprint

Required:

- Copy of card imprint on sales receipt
- Data to link the card imprint to the sale

File Visa Pre-Arbitration - Case ID: 27582888196116

Step 1: Why are you initiating Pre-Arbitration?

Reason*:

Proof of Manual Imprint ▼

Dispute Amount: \$100.24

Why are you initiating Pre-Arbitration?*

Ensure attachment displaying Proof of Manual Imprint is selected

Step 2: Notes

Reason #5: Compelling Evidence

- Compelling Evidence may be used only on two reason codes:
 - 10.4-Fraud, Card Not Present Environment
 - 13.1-Merchandise/Services Not Received
- Compelling Evidence Type

Reason #5: Compelling Evidence (Continued)

--Select One--

--Select One--

Documentation to prove the cardholder is in possession of and/or using the merchandise

Signed Delivery form, or copy of/details of identification from cardholder as proof goods were picked up at merchant location

AVS of Y or M and proof of delivery (date and time)

Digital goods download with time and date

Delivery to cardholder at place of employment

T and E Loyalty transactions related to purchase

T and E Subsequent purchases made throughout service period

Passenger Transport proof ticket was received, scanned at gate or other transaction related to original (e.g. frequent flyer miles)

Authorized signer known by the cardholder

History Since 01/25/2018

Reason #5: Compelling Evidence (Continued)

The **Compelling Evidence Types** listed below have subsequent questions. The other types do not.

- AVS or Y or M and proof of delivery (date and time)
- Digital goods download with time and data

AVS or Y or M and proof of delivery (date and time)

Respond to Dispute - Case ID: 27582890697218

Compelling Evidence Type:

Name:

Address:

Address2:

City:

State/Region:

Postal Code:

Country:

Tracking Number:

Shipping Company Name:

Ensure attachment is selected

Digital goods download with time and date

Respond to Dispute - Case ID: 27582890697218

Compelling Evidence Type:

Digital goods download with ti ▾

Describe what was downloaded*:

Download date and time*:

Please select at least 2 checkboxes

- Purchaser's IP address and the device geographical location at the date and time of the Transaction
- Device ID and name of device
- Purchaser's name and email address linked to the customer profile held by the merchant
- Evidence that the profile set up by the purchaser on the merchant's website or application was accessed by the purchaser and has been successfully verified by the merchant before the transaction date
- Proof that the merchant's website or application was accessed by the cardholder for merchandise or services on or after the transaction date
- Evidence that the same device and card used in the disputed transaction were used in a previous transaction that was not disputed

Collaboration: Pre-Arbitration Response

Respond to PreArb - Case ID: 27582892896016


Step 1: Complete Response to Pre-Arbitration Questionnaire

Acceptance Amount*: Dispute Amount: \$80.11

Why are you not accepting full liability?*:

Step 2: Notes

Step 3: Please select the documents to submit (Must be a TIFF, JPG, PDF).

Select	Name	Source	File Size	Uploaded By	Uploaded On
	Attach document...		Total Documents: 0 (Max: 8)		Total Size: 0.0 KB (Max: 10.0 MB)

Allocation: Create Arbitration

Create Arbitration - Case ID: 27582897098410


Step 1: Complete Arbitration Questionnaire

Amount: Dispute Amount: \$150.01

Reason for filing arbitration:

3950/3950 characters remaining.

Step 2: Please select the documents to submit (Must be a TIFF, JPG, PDF).

Select	Name	Source	File Size	Uploaded By	Uploaded On
	Attach document...	Total Documents: 0 (Max: 8)	Total Size: 0.0 KB (Max: 10.0 MB)		

Questions?

