

## Fees – Visa Claims Resolution (VCR) UPDATED July 2018

### 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	Impact
CHGM	Charge merchant	Alloc/Collab/Pre-Comp	Back office	Financial
CRMR	Credit merchant	Alloc/Collab	Back office	Financial

### What new fees are being implemented with VCR?

Visa recently announced they were extending the waiver for the Visa Claims Resolution (VCR) time-based dispute response and acceptance fees that were originally scheduled to take effect in April 2018. **These fees will now take effect starting October 1, 2018.** Where applicable, these fees will be passed through to merchants. See the table below for more details.

Contact your Relationship Manager to learn more about these fees and their impact.

WorldpayService Code Name	Basis	VCR Fee
Visa Dispute Response within 20 Days*	Per questionnaire submitted	US \$1.05
Visa Dispute Response 21-25 Days*	Per questionnaire submitted	US \$1.35
Visa Dispute Response 26-30 Days*	Per questionnaire submitted	US \$1.65
Visa Dispute Acceptance within 20 Days*	Per accept submitted	No charge
Visa Dispute Acceptance 21-25 Days*	Per accept submitted	US \$0.50
Visa Dispute Acceptance 26-30 Days*	Per accept submitted	US \$0.75
Visa Dispute Expired	Per expired dispute	US \$0.75
Visa Case File Submitted	Per case filing questionnaire (arbitration)	US \$10
Visa Case File Ruling	Per case filing review (lose arbitration)	US \$500
Visa Image Documentation Fee**	Per image uploaded	US \$1.00
Visa Acquirer Request for Copy Fulfillment	Per fulfillment submitted	US \$0.45
Visa Pre-Compliance Submitted	Per questionnaire submitted	US \$0.45

\* We recommend merchants give Vantiv, now Worldpay five days to process Dispute/Acceptance.

\*\* Denotes a current fee that will remain in place.

**Is the \$500 fee for case file ruling applicable to arbitrations?**

Yes, if the arbitration ruling is **not** found in the merchant's favor, the merchant would be liable for the \$500 arbitration fee.

**Will the VCR fees be listed somewhere on iQ?**

No, they will not be posted in iQ. Please contact your relationship or account manager for more information on fees.

**Will there be a fee if I fail to reply to a collaboration dispute?**

For any fee changes, please contact your relationship manager or account manager.