

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

### 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
VI VCR Chargeback Response within 20 Days*	Per questionnaire submitted	US \$1.05
VI VCR Chargeback Response 21-25 Days*	Per questionnaire submitted	US \$1.35
VI VCR Chargeback Response 26-30 Days*	Per questionnaire submitted	US \$1.65
VI VCR Chargeback Acceptance within 20 Days*	Per accept submitted	No charge
VI VCR Chargeback Acceptance 21-25 Days*	Per accept submitted	US \$0.50
VI VCR Chargeback Acceptance 26-30 Days*	Per accept submitted	US \$0.75
VI VCR Chargeback Merchant Case Expiration Fee	Per expired dispute	US \$0.75
VI VCR Chargeback Merchant File Arbitration Fee	Per case filing questionnaire (arbitration)	US \$10
VI VCR Chargeback Merchant Lost Arbitration Fee	Per case filing review (lose arbitration)	US \$500
VI VCR Chargeback Merchant Split Arbitration	Per case filing review (split arbitration) between issuer and acquirer	US \$250
VI VCR Document Upload Fee**	Per image uploaded	US \$1.00

\* 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?

Yes, they will be posted in iQ under the Vantiv Fees → Passthrough Fees

▼ Vantiv Fees							
By Category	By Payment Method	By Presenter					
Expand All							
Category	MOP	Description	Txn Count	Fee per Txn	Transaction Amount	Transaction % Fee	Total Fees
Payments Acceptance			20,059				-\$954.02
<b>USD Totals:</b>			<b>20,059</b>				<b>-\$954.02</b>

▼ Passthrough Fees							
By Category	By Payment Method	By Presenter					
Expand All							
Category	MOP	Description	Txn Count	Fee per Txn	Transaction Amount	Transaction % Fee	Total Fees
Assessments			20,986				-\$1,019.68
Authorizations			10,817				-\$131.47
<b>Chargebacks/Returns</b>			<b>6</b>				<b>\$11.01</b>
	<b>VISA</b>		<b>1</b>				<b>\$0.28</b>
		VI CB - U.S. Regulated Debit	1	0.2200	\$113.00	0.0500%	\$0.28
	<b>MasterCard</b>		<b>3</b>				<b>\$5.36</b>
		MC CB - Consumer Public Sector	2	0.1000	\$187.44	1.5500%	\$3.11
		MC CB - Consumer Public Sector World High Value	1	0.1000	\$138.36	1.5500%	\$2.25

### Which SSR reports are being impacted by the VCR fees?

The following SSR reports will be updated to reflect the new VCR fees:

- Fee Report
- PayFac Fee Report
- PayFac Sub-Merchant Fee Roll-up Report