

## **PIN**

### **What is Visa PAVD?**

PAVD stands for PIN Authenticated Visa Debit. It is a Visa transaction with a PIN and that is similar to an Interlink transaction.

### **How does VCR affect reports for disputes initiated on PIN Debit transaction?**

For VCR disputes initiated on PIN debit transactions that went through the Interlink or Plus networks, merchants will see the same reason codes they've always seen in iQ and on their reports.

### **Are there new reason codes for PIN disputes with VCR?**

All existing reason codes will remain in place. There will be four (4) new reason codes introduced that are non-monetary until final resolution of the dispute.

Below are both the existing reason codes and the new reason codes.

#### **EXISTING REASON CODES**

070	Chip Liability
616	Fraudulent or Unauthorized
999	Other
602	Declined or No Auth
610	Late Presentment
604	Incorrect Transaction Amount
619	Duplicate Processing
101	Customer rec'd not charged
605	Cancelled Recurring Transaction
607	Non Receipt
613	Credit Not Processed

#### **NEW REASON CODES**

703	Pre-Arbitration
704	Arbitration
705	Pre-Compliance
706	Compliance

\* Disputes with reason codes 703-Pre-Arbitration and 704-Arbitration will remain open and will appear on reports in Update status until final resolution.

## How do merchant represent or request pre-arbitration on PIN disputes?

To represent or request pre-arbitration, merchants will follow the response process that they follow today with a few additional steps:

### For merchants that receive their PIN disputes via iQ:

- Merchants responding to a fraudulent or authorization dispute; iQ will limit the Reason Code options to 703-Pre-arbitration and 704-Arbitration
- In addition to responding to a PIN dispute in iQ, merchants will be directed to the Dispute Management website [www.accessmyiq.com/disputes](http://www.accessmyiq.com/disputes) in order to download the appropriate questionnaire (based on reason code).
- Merchants will complete the questionnaire and fax it back along with any supporting documentation to 513-900-3545. **Receipt of this documentation is required for the response to be processed.**

### For merchants that receive dispute notices via mail:

- Merchants will continue to receive their notices via mail
- There will be a Dispute Management website [www.accessmyiq.com/disputes](http://www.accessmyiq.com/disputes) listed at the bottom of the notice
- Merchants will need to visit the website and download the appropriate questionnaire
- Merchants will complete the questionnaire and fax it back along with the completed notice and any supporting documentation to 513-900-3545. **Receipt of this documentation is required for the response to be processed.**

## What should merchants do if they are going to accept a PIN dispute?

Merchants that receive a Visa PIN dispute and plan to accept the dispute have no action to take.