



Visa Claims Resolution (VCR) Questionnaire

Response Reason Codes

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

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

The response reason code combined with the dispute reason code dictate what questions will be asked.

Cardholder No Longer Disputes

Required:

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

* Response Reason:

Cardholder No Longer Disputes ▼

Explanation:

**Please attach required documentation*

Credit Processed

Required data:

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

Questionnaire Attach Docs Notes

Case Details

Case Number	Dispute Amount	Reason Code	Card Number	Merchant ID	Merchant Name
7320104672	\$196.08	1004	4833120095003555	4445000860577	

Amount: Dispute Full Amount Dispute Partial Amount

New Dispute Amount:

Prearbitration Reason * ▼

Credit Processed Date: *

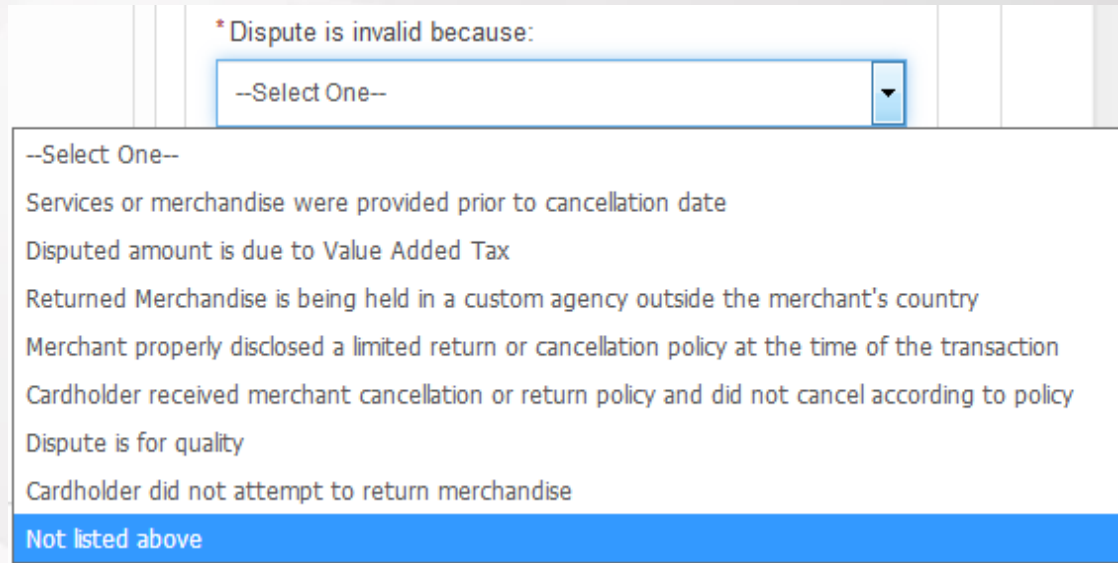
Credit Amount: *

Acquirer Reference Number: *

Invalid Dispute – Processing Error or Consumer Dispute

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 13.7-Cancelled Merchandise or Services.
- Documentation may be required.



* Dispute is invalid because:

--Select One--

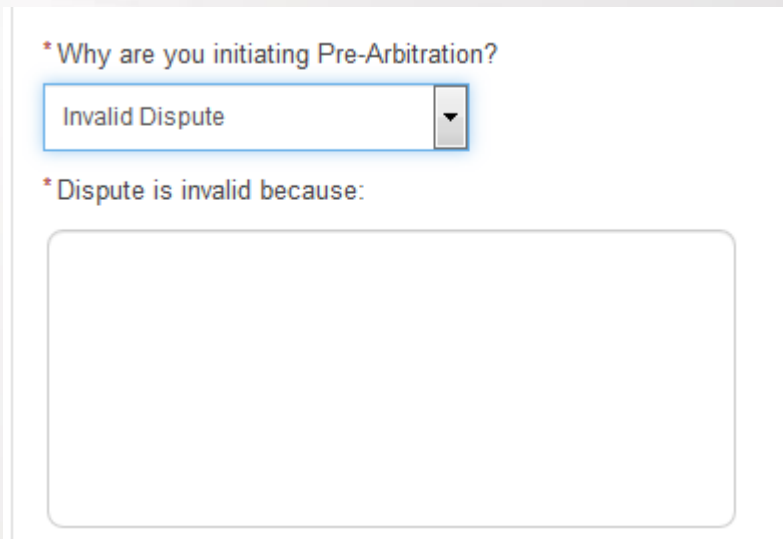
--Select One--

- Services or merchandise were provided prior to cancellation date
- Disputed amount is due to Value Added Tax
- Returned Merchandise is being held in a custom agency outside the merchant's country
- Merchant properly disclosed a limited return or cancellation policy at the time of the transaction
- Cardholder received merchant cancellation or return policy and did not cancel according to policy
- Dispute is for quality
- Cardholder did not attempt to return merchandise
- Not listed above

Invalid Dispute – Fraud or Authorization

Required:

- Note there is not a 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.



* Why are you initiating Pre-Arbitration?

Invalid Dispute

* Dispute is invalid because:

A screenshot of a web form for initiating pre-arbitration. The first question is '* Why are you initiating Pre-Arbitration?' with a dropdown menu showing 'Invalid Dispute'. The second question is '* Dispute is invalid because:' followed by a large empty text box for explanation.

Manual Imprint

Required:

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

Are you changing your dispute amount?

Yes No

* Dispute Amount: 300.41 USD

Dispute Category/Condition: 10.3 Fraud - Card Present
Environment

* Why are you initiating Pre-Arbitration?

Proof of Manual Imprint ▼

*Please attach transaction receipt

* Required Field

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
- First, select a Compelling Evidence Type (next slide).
- The required questions change depending on the Compelling Evidence Type

Compelling Evidence

Compelling Evidence Type:

--Select One--

Please select an item in the list.

- 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 or 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&E Loyalty transactions related to purchase
- T&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)
- Evidence of one or more non disputed payments for same merchandise or service
- Signed Mail Order/Phone Order form
- Legitimate spend across multiple payment types for same merchandise
- Recurring transaction with binding contract or previous undisputed recurring transactions and proof the cardholder is using the merchandise or service
- Signer is member of cardholder's household

Compelling Evidence

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)
- Evidence of one or more non-disputed payments for same merchandise or service
- Recurring transaction with binding contract or previous undisputed recurring transaction and proof the cardholder is using the merchandise or services
- Digital goods download with time and data

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

* Compelling Evidence Type:

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

Name:

Address:

City:

State/Region:

Postal Code:

Country:

--Select One-- ▼

Tracking Number:

Shipping Company Name:

--Select One-- ▼

*Please attach required documentation

Evidence of one or more non-disputed payments for same merchandise or service

* Compelling Evidence Type:

Evidence of one or more non disputed payments for same merchandise or service ▼

* Please mark at least one:

IP Address

Email Address

Physical Address

Phone Number


Information from previous not-disputed transaction:

* ARN:

* Transaction Amount:

--Select One-- ▼

* Transaction Date:



Recurring transaction with binding contract or previous undisputed recurring transaction and proof the cardholder is using the merchandise or services

* Compelling Evidence Type:

Recurring transaction with binding contract or previous undi ▼


Information from previous not-disputed transaction:

* ARN:

* Transaction Amount:

--Select One-- ▼

* Transaction Date:



***Please attach required documentation**

Digital goods download with time and data

* Compelling Evidence Type:

Digital goods download with time and date

* Describe what was downloaded:

* Download date and time:

* Please mark at least two of the following:

- 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

Digital goods download with time and data – Continued

Purchaser's IP address and the device geographical location at the date and time of the Transaction

Purchaser's IP Address:

Geographical Location:

Digital goods download with time and data – Continued

Device ID and name of device

Device ID:

Device Name:

Digital goods download with time and data – Continued

Purchaser's name and email address linked to the customer profile held by the merchant

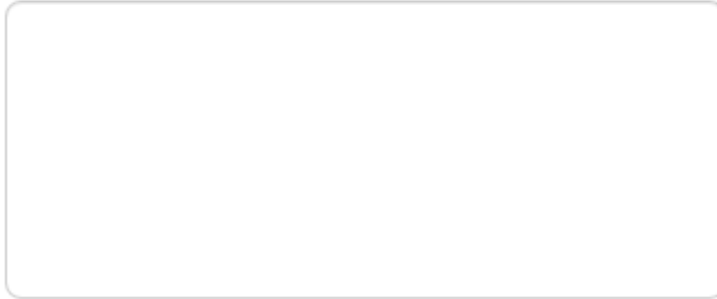
Purchaser's Name:

Purchaser's Email Address:

Digital goods download with time and data – Continued

- 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

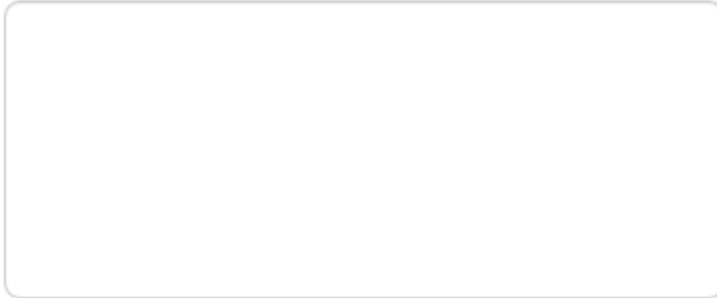
Describe the evidence:



Digital goods download with time and data – Continued

Proof that the merchant's website or application was accessed by the cardholder for merchandise or services on or after the transaction date

Describe the proof:



Digital goods download with time and data – Continued

Evidence that the same device and card used in the disputed transaction were used in a previous transaction that was not disputed

Information from previous not-disputed transaction:

*ARN:

*Transaction Amount:

 --Select One-- 

*Transaction Date:

***Please attach required documentation**

Q&A