

Merchant  
User Guide

# Online Retrieval Request & Chargeback Processing

April 15, 2013

| Version 20

**CHASE** ™  
Paymentech

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Paymentech

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# Online Retrieval Request & Chargeback Processing Through Paymentech Online

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## *A Merchant User Guide*



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## Revision History

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12/27/07	Complete re-write of previous manual	All
04/24/08	Re-formatted Guide and Added Discover documentation	All
04/30/08	Updated Discover Reason Codes	101-137
04/08/09	Combined Retrieval and Chargeback Manual with the Online Retrieval Manual and Online Chargeback Manual to create a more useful guide	All
	Removed Manual Processing Guidelines – no longer applicable	Various
	Changed Organization for ease of use	All
	Added section on Healthcare IAS Retrieval Requests	30-31
	Removed Appendixes on Timeframes and Reason Codes to separate Reference Guides	
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	Added Retrieval Request Rules Wizard functionality	18-19
	Added note on 512 character limit for comments	various
	Added information on using Search functionality for recourse denied first and second chargebacks	44
	Adjusted formatting for ease of use	All
3/2/10	Added Recourse Denied section	46
	Added Document Size limits for VISA and Discover	65
3/23/10	Adjusted list of acceptable file formats accepted.	3 & 45
1/24/11	Added “Document Upload Methods” section	3
	Updated image submission requirements	3
4/27/11	Updated general formatting	All
	Added information on Optional Multiple Document Upload Functionality	4
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10/04/11	Updated all Tier 1 Screen images for new functionality	Various
	Updated “Accessing Detailed Retrieval Request Information”	22
9/20/12	Removed reference to Discover types of Retrievals as no longer valid	11
	Removed Fraud Reason Code Transmission Process as no longer valid	46
	Removed Special Note	50

*Continued on next page*

## Revision History, Continued

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9/20/12	Updated Recourse Section	51-52
	Added Second Chargebacks section	53
	Updated Arbitration Sections	86-88
	Increased rebuttal time from 48 hours to 14 days from initiated date	89
	Added JCB & Diners Section	91
	Added BML Section	92-93
	Added PayPal Section	94
4/20/13	<b>Reformatted Manual for clarity and ease of use</b>	<b>All</b>
	<b>Updated Discover size limitations</b>	<b>46 &amp; 64</b>
	<b>Updated MasterCard size limitations</b>	<b>64</b>
	<b>Updated Retrieval Request Advanced Search</b>	<b>32-33</b>
<b>Updated Chargeback Advanced Search</b>	<b>72-73</b>	

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# Introduction

## Chargeback Management – A Joint Effort

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As a merchant you do all you can to ensure customer satisfaction with your product or service. All sales transactions are submitted accurately and refund transactions are processed in a timely fashion. You take measures to avoid fraudulent transactions by using address verification, card security codes and employing a well-educated and aware customer service staff. Even with all your efforts, your customers may question items on their billing statement and this may result in a retrieval request or chargeback being sent to Chase Paymentech.

Chase Paymentech takes an active role in working with you to minimize the number of chargebacks and the effect on your company's bottom line. Efficient and successful recovery of monies for chargeback transactions involves careful attention to paperwork, prompt action, communication with your Chargeback Analyst, and in some instances, your customer.

Card companies provide rules and regulations for retrieval and chargeback processing which define the number of times and the reasons a transaction may be charged back and/or represented. The rules specify certain time frames within which retrieval request and chargeback processing may take place. In the event a dispute cannot be resolved through normal retrieval and chargeback processing channels, alternative processes may be available. In certain situations Pre-Arbitration, Arbitration, Good Faith Collection and Pre-Compliance efforts can be made.

This user guide provides detailed information to help you successfully work your retrievals and chargebacks using the channels established and regulated by the card companies.

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# Chargeback Management Application for Online Processing

## Overview

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The Chargeback Management Application on Paymentech Online streamlines the merchant interface with Chase Paymentech in handling retrieval requests and chargebacks through:

- electronic capture, storage and exchange of retrieval and chargeback related documents between Chase Paymentech, merchants and endpoints such as VISA and MasterCard and other card-issuers
- online case management allowing merchants and Chase Paymentech Analysts to view retrieval and chargeback activity, conduct research, and make decisions necessary for resolution
- decreasing the timeframes for dispute resolution
- reducing mailing and handling costs

The Chargeback Management Application is an interactive web-based tool available through Paymentech Online as an accompaniment to the Report Center and Transaction History Applications. Chargeback Management allows merchants to monitor and respond to retrieval requests and chargebacks. It also provides for uploading electronic documents to Chase Paymentech for viewing by the Chase Paymentech Chargeback Analyst, thereby significantly reducing delivery time of the documents.

Merchants may use any scanner or other device and related software of their choosing for converting paper documents to an image in a supported format.

Access to the Chargeback Management application is granted as part of the security login system for Paymentech Online.

For more information on online chargeback management, see the ***Online Chargeback Management System Tutorial*** available on the Paymentech Online > Resources Tab > Tutorials

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# System Requirements & Supported Document Formats

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Please refer to the **Paymentech Online User Guide** for system requirements.

- Documents submitted in response to a retrieval request, a chargeback or an Analyst's request for information may be in the following formats: *bmp, docx, gif, htm, html, jpg, jpeg, pdf, png, tif, tiff, txt, and xls*. **These are the ONLY file formats that can be accepted**
- To ensure successful uploads, all files uploaded to the chargeback system must conform to the following standards:
  - File names may only contain:
    - A through Z (uppercase and lowercase permitted)
    - 0 through 9
    - Dash (-)
    - Underscore (\_)
    - File name length including path of 220 characters or less
    - Period (.)
  - It is suggested that image files be sent in black and white. Color files do not always transmit correctly, leaving images blurred and illegible. Illegible files can be declined by the card brands.

*Attempts to upload files that fall outside of this parameter will result in an error message.*

*It is the merchant's responsibility to check all uploaded documents to ensure they can be opened and viewed and that they contain the appropriate information.*

**\*\*DO NOT UPLOAD PASSWORD PROTECTED DOCUMENTS\*\***

## Document Upload Methods

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Documents may be submitted using two different methods:

- Manually uploading document and attaching it to the case in the Online Chargeback Management System
- Electronic File Submission

For more information on Electronic File Submission, please contact your Account Executive.

---

## Optional Multiple Document Upload Functionality

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You can submit chargeback and retrieval document files electronically, which are matched up with the chargeback or retrieval cases that reside within the Online Chargeback Management Application. This eliminates the need to manually upload documents when challenging a case or responding to a retrieval.

Documents can be submitted using the following supported protocols: FTP, S-FTP, FTP-S and NDM. Only .tif formats are accepted.

1. To take advantage of this feature, you must code to the **Chargeback Multiple Document Upload Specification**.
2. You will receive the E-Image Upload Exception Report (ACT-0062). This report will provide you with detailed information for exceptions that did not upload correctly to the Online Chargeback Management Application. The report is available daily with prior day exceptions and can be run on demand.

*Chase Paymentech recommends the DFR version of the PDE-0017 Chargeback Activity Report, in which data fields can be used to submit documents using the new Multiple Document Upload functionality.*

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## Contact Roles

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Merchant contacts that have access to the application are assigned certain roles depending on the person's function in the retrieval and chargeback handling process. The chart below defines these roles and their functions.

Role	Description & Functions
Merchant Retrieval Queue Administrator ( <b>MRQA</b> )	<ul style="list-style-type: none"> <li>• Typically someone in an administrative or supervisory role who is responsible for distributing the retrieval request workload</li> <li>• Merchant contact that assigns retrieval request cases to the MRA (Merchant Retrieval Analyst) to be worked</li> <li>• Sets auto-decision rules</li> </ul> <p><i>If the MRQA wishes to view the Work Queue of a specific MRA when there are multiple MRAs at a company, a Retrieval Search must be run using the specific MRA's Paymentech Online User ID in the Assigned To field</i></p>
Merchant Retrieval Analyst ( <b>MRA</b> )	Merchant contact who works and submits the signed sales drafts for the assigned retrieval request cases
Imaging Queue Administrator ( <b>IQA</b> )	<ul style="list-style-type: none"> <li>• Typically someone in an administrative or supervisory role who is responsible for distributing the chargeback workload</li> <li>• Merchant contact that assigns chargebacks to the MCA (Merchant Chargeback Analyst) to be worked</li> <li>• Sets auto-decision rules</li> </ul>
Merchant Chargeback Analyst ( <b>MCA</b> )	Merchant contact that works and decisions the chargeback cases assigned to them

*Any additions or deletions to the contact roles must be requested by the Chase Paymentech Executive or Financial Contact. If you are unsure who fulfills these roles at your company, please contact Chase Paymentech Merchant Services at:*

- (603)896 - 8333
- or via email at [Merchant\\_Services@chasepaymentech.com](mailto:Merchant_Services@chasepaymentech.com)

*If the situation warrants, the same person(s) may be assigned both the MRQA and MRA roles and IQA and MCA roles*

# Accessing Your Retrieval Requests and Chargebacks

To view and/or work your retrievals and chargebacks, logon to Paymentech Online with your User ID and Password

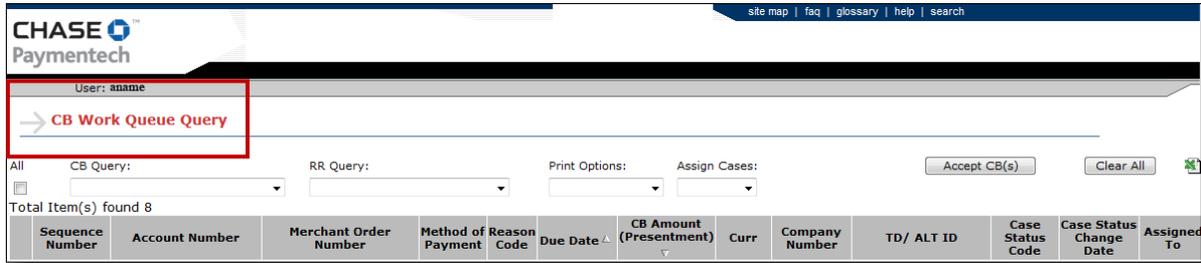
Refer to the [Paymentech Online User Guide](#) section called "Getting Started" for logon instructions OR See the [Paymentech Online Tutorial](#) for a walk through.

Once you are on the Paymentech Online home page, select the **CHARGEBACK MGMT** tab on the Paymentech Online navigation bar.

You MUST have access to the application for this tab to appear. If you do not see this tab, please contact Merchant Services at [merchant\\_services@chasepaymentech.com](mailto:merchant_services@chasepaymentech.com)

# Default Screen

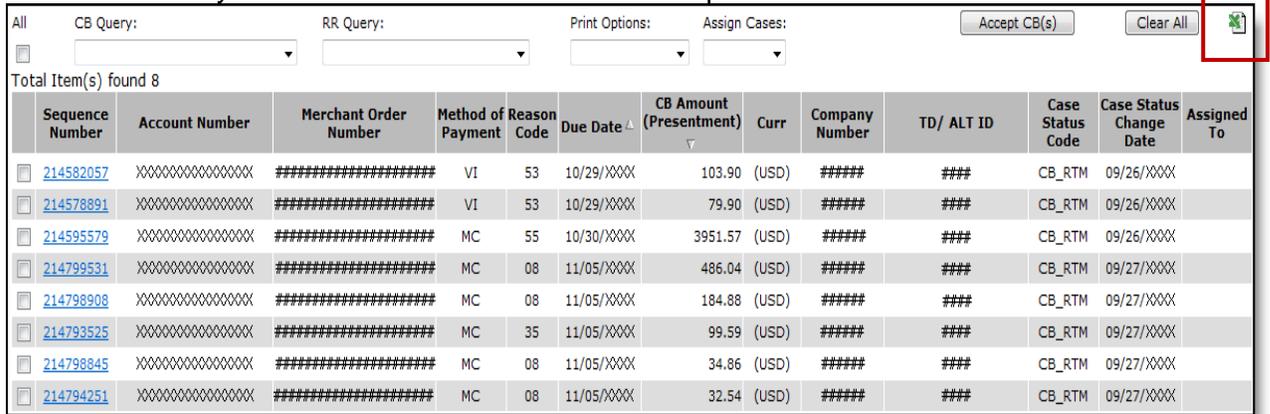
The Chargeback Management Application default screen is the **CB Work Queue Query** for all contact roles.



If there are already assigned cases in the MCA's or MRA's work queue, the Tier 1 data will display upon log on by either contact role.

# Excel Download

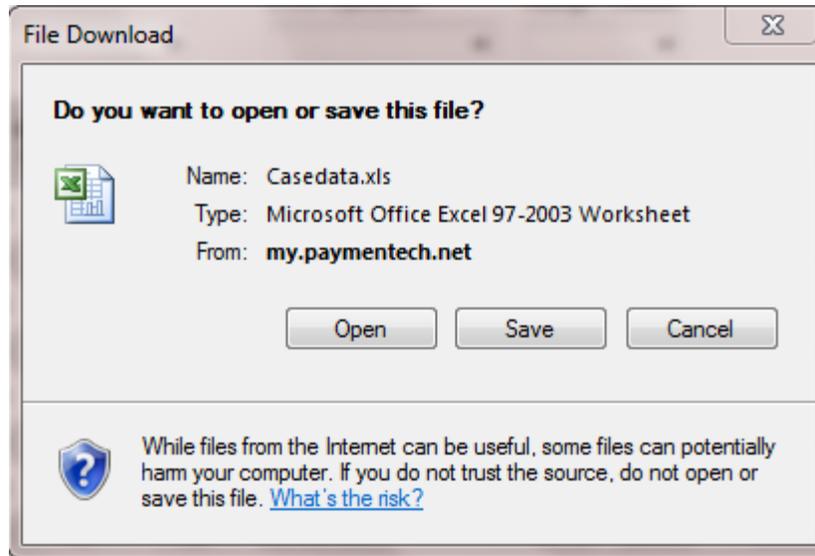
Where you see this symbol  on your screen is a place where you can download the information that you see on the screen into an Excel Spreadsheet.



Continued on next page

## Excel Download, Continued

By clicking on the link, you will receive a pop-up window asking if you want to open or save the document.



The spreadsheet that you download into Excel will have all of the information in the same columns as the Tier 1 screen but now you are able to manipulate it as you need to reconcile your company records to the information we have provided.

This is a great way to keep track of chargebacks that you have won!

Sequence Number	Account Number	Merchant Order Number	Method of Payment	Reason Code	Due Date	CB Amount (Presentment)	Curr	Company Number	TDV/ALT ID	Case Status Code	Case Date
1	214582057	XXXXXXXXXXXXXXXXXXXX	VI	53	10/29/2013	103.90	(USD)	#####	###	CB_RTM	09/26
3	214578861	XXXXXXXXXXXXXXXXXXXX	VI	53	10/29/2013	79.90	(USD)	#####	###	CB_RTM	09/26
4	214595579	XXXXXXXXXXXXXXXXXXXX	MC	55	10/30/2013	3961.57	(USD)	#####	###	CB_RTM	09/26
6	214798531	XXXXXXXXXXXXXXXXXXXX	MC	08	11/06/2013	186.04	(USD)	#####	###	CB_RTM	09/27
6	214196908	XXXXXXXXXXXXXXXXXXXX	MC	08	11/06/2013	134.88	(USD)	#####	###	CB_RTM	09/27
7	214793325	XXXXXXXXXXXXXXXXXXXX	MC	06	11/06/2013	99.08	(USD)	#####	###	CB_RTM	09/27
8	214798345	XXXXXXXXXXXXXXXXXXXX	MC	08	11/06/2013	24.86	(USD)	#####	###	CB_RTM	09/27
9	214794261	XXXXXXXXXXXXXXXXXXXX	MC	08	11/06/2013	32.54	(USD)	#####	###	CB_RTM	09/27

## Retrieval Requests

# Processing Flow

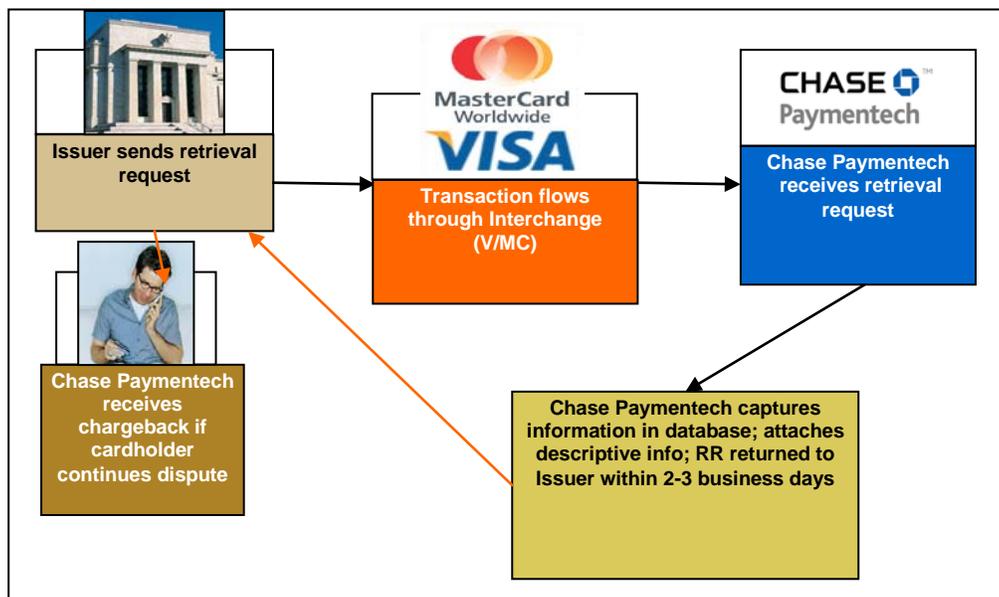
## Overview

A retrieval request asks for additional information for an item appearing on a cardholder's billing statement. The additional information is requested by an issuer usually on behalf of a cardholder. Requests are identified by specific Retrieval Reason Codes.

In all networks, issuers have the right to initiate a chargeback if the response to a retrieval request is not timely or the information received is not legible or valid or the cardholder disputes the charge after viewing the retrieval fulfillment.

## VISA and MasterCard CNP Retrieval Request Processing Flow

The processing flow for a VISA and MasterCard retrieval request for a card-not-present transaction is illustrated below:

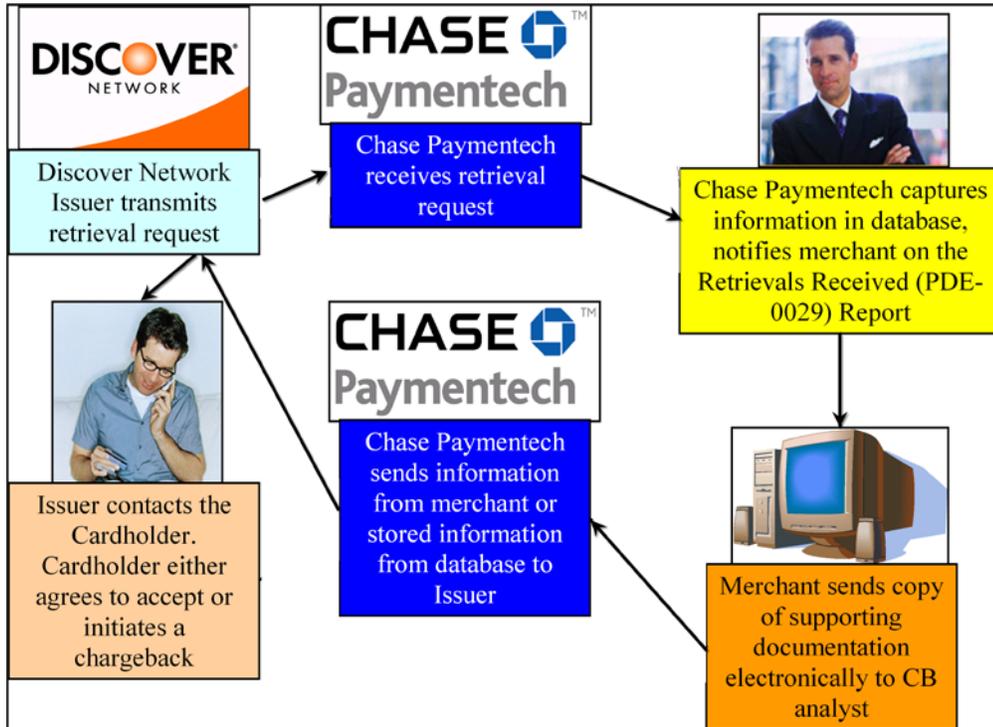


1. Issuer transmits the retrieval request electronically to Chase Paymentech
2. Incoming request is matched to the original sale transaction information stored in our Transaction History database
3. Facsimile of the stored information is created and sent electronically to the issuer within 2-3 business days
4. Issuer contacts the cardholder with the additional description
5. Cardholder either agrees to accept the charge or to continue the dispute, at which point a chargeback is initiated

## Discover CNP Processing Flow

---

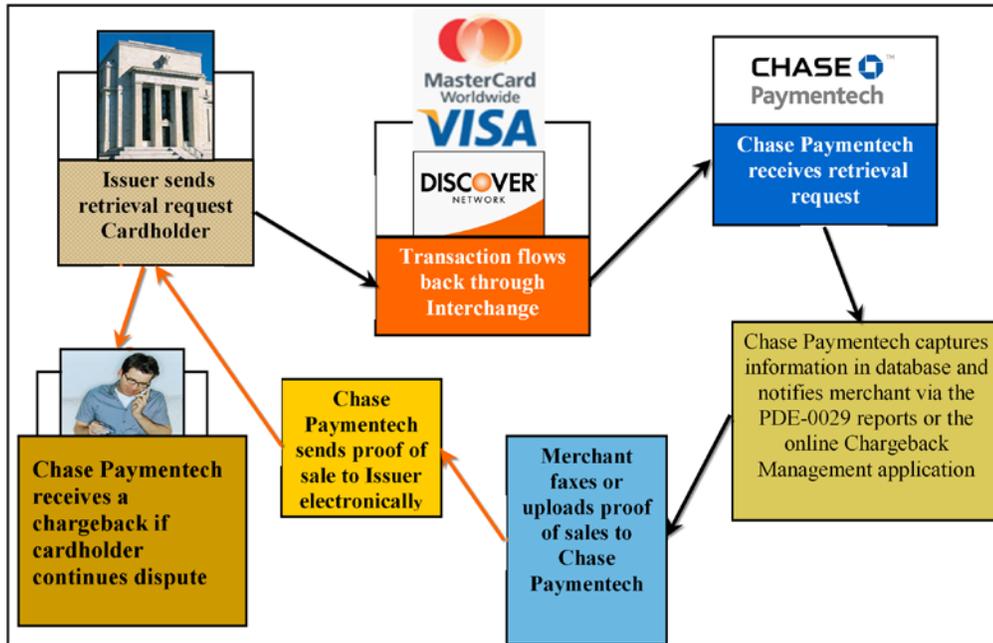
The processing flow for a Discover Retrieval Request for a card-not-present transaction is illustrated below:



1. Discover Network transmits the retrieval request electronically to Chase Paymenttech
2. Incoming request is matched to the original sale transaction information stored in our Transaction History database
3. Chase Paymenttech captures the information and notifies the merchant via the Retrieval Activity (PDE-0029) Report and opens a case in the Online Chargeback Management System
4. Merchant sends copy of supporting documentation electronically to their CB analyst by the Response Due Date (21 days)
5. If no response is received at Chase Paymenttech by day 25, a facsimile of the stored information is created and sent electronically to the issuer
6. Issuer contacts the cardholder with the additional information
7. Cardholder either agrees to accept the charge or to continue the dispute, at which point a chargeback is initiated

# Retail Retrieval Request Processing Flow

The processing flow of a retrieval request for a retail transaction is illustrated below:



1. Issuer transmits the retail retrieval request electronically to Chase Paymenttech
2. Incoming request is matched to the original sale transaction information stored in our Transaction History database
3. Chase Paymenttech captures the information in the database and notifies the merchant via the Retrieval Activity (PDE-0029) Report and opens a case in the Online Chargeback Management System
4. Merchant sends copy of sales slip (or other proof of sale) electronically to their CB analyst by the Response Due Date
5. Response is sent to issuer
6. Issuer notifies cardholder
7. Cardholder either agrees to accept the charge or to continue to dispute it, at which point a chargeback is initiated

## Responding to a Retrieval Request

---

### **Retail Merchants:**

- Obtain proper documentation at the time of sale
- Retain copies of transaction documents:
  - VISA – minimum of 12 months
  - MasterCard – minimum of 18 months, but is changing to 13 months in April
  - Discover – minimum of 36 months
- Develop efficient document storage to maximize retrieval of sales slips
- Respond to retrieval requests within the 21-day time frame
- Card associations require imprint or CVV2 (Visa)/CVC2(MC) be sent in the authorization record if the mag-stripe cannot be read

### **All Merchants:**

- Ensure your merchant descriptor contains a recognizable merchant name, location and/or customer service telephone number.

*Please respond to a retrieval request even if you have already issued credit. Include a note or comment that you have issued credit in your response.*

---

# Query Result Screen Components

## Tier 1 Data – Functional Components

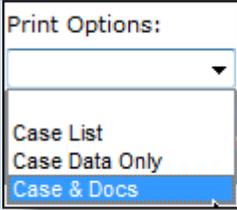
Queries run by either the MRQA or MRA will result in Tier 1 data being displayed if there is data for the query selected.

The functional and informational components on the Tier 1 data screen include:

Component	Description
<b>Query Name</b>	Name of the query run from the Run Query drop down menu
<b>Clear All</b>	Used to clear selections in the Run Query, Print Options, Assign To, and Available Actions fields
<b>All</b> <input type="checkbox"/>	Use to select or de-select all cases listed in the query results
<b>Run Query dropdown</b>	Menu of available queries MRQA view: <div data-bbox="938 932 1292 1310" style="border: 1px solid black; padding: 5px; margin-top: 10px;"> RR Query :    <b>Retrieval Request Queries</b>  My Retrieval Work Queue  Retrieval Search Query  Retrievals Decisioned by Paymentech  Retrievals Pending Paymentech Decis  Retrievals Received  Retrievals to be Assigned  <b>RR Rules Wizard</b>  Manage RR Auto Assign Rules  <b>RR Management Queries</b>  RR Work Tracker Search Query </div> <div data-bbox="477 1236 824 1562" style="border: 1px solid black; padding: 5px; margin-top: 10px;"> RR Query :    <b>Retrieval Request Queries</b>  My Retrieval Work Queue  Retrieval Search Query  Retrievals Decisioned by Paymentech  Retrievals Pending Paymentech Decis  Retrievals Received  Retrievals to be Assigned  <b>RR Management Queries</b>  RR Work Tracker Search Query </div>
	Menu of available queries MRA view:

Continued on next page

## Tier 1 Data – Functional Components, Continued

Component	Description	
<b>Print Options dropdown</b>	Menu of available print options	
<b>Assign to dropdown</b>	Menu of User IDs for contacts assigned the MRA Role at your company. For example:	
<b>Available Actions</b>	Option to Disregard RR is listed	
<b>Total Items Found</b>	Total number of cases returned in the query	

## Tier 1 Data – Informational Components

The column headings that appear on the query results screen are described below.

Sequence Number	Account Number	Merchant Order Number	Method of Payment	Reason Code	Due Date	Retrieval Amount	Curr	Company Number	TD/ALT ID	Case Status Code	Case Status Change Date	Assigned To
-----------------	----------------	-----------------------	-------------------	-------------	----------	------------------	------	----------------	-----------	------------------	-------------------------	-------------

Column Name	Description
<b>Sequence #</b>	Unique identifying number assigned by Chase Paymentech to the retrieval request. There may be more than one case associated with a retrieval request but only one sequence # associated with a case
<b>Merchant Order #</b>	Merchant-assigned identifier
<b>TD# / Alt ID</b>	Transaction division number under which the transaction was processed or the Alternate ID used by some companies
<b>Account #</b>	Credit card number
<b>MOP Code</b>	Code indicating what Method Of Payment was used in the transaction
<b>Reason Code</b>	Code representing the reason for the retrieval request
<b>Due Date</b>	Date by which the merchant must respond to the retrieval request
<b>RR Amount</b>	Amount of the retrieval request
<b>Curr</b>	Currency type designator
<b>Case Status Code</b>	Current status of the case (See Appendix A)
<b>Case Status Change Date</b>	Date the current status was applied to the case
<b>Assigned To</b>	Merchant Retrieval Analyst (MRA) assigned to the case (blank if unassigned)

## Tier 2 Data – Functional Components

The Tier 2 level or Case Information screen contains the following:

- Assign to, Print and Available Actions buttons
- Company information

CO, BU and TD name/ID number, Alternate ID # (if any)

- Case details

Sequence #, Case #, Issuer Message, if any, Due Date, Case Status Change Date and Case Status)

Assign To:   Assigned To (Merchant):   
Assigned To (Chase Paymentech):

Print:

Available Actions:

---

Company: ABC Company, INC. #123456      BU: Unit#12345      Transaction Division: Division#123456      Alternate ID #:

Sequence #: #####      Case #: #####      Issuer Msg:

Due Date: 10/10/XXXX      Case Status Change Date: 09/26/XXXX      Case Status: RR\_REC - Retrieval Received

*Continued on next page*

## Tier 2 Data – Functional Components, Continued

The following functionality is available:

<b>Assign To:</b>	Used by the MRQA to assign cases to an MRA from the Case information screen	
<b>Print:</b>	Used by both MRQAs and MRAs - select the appropriate option from the pull down menu to create a PDF version of the requested information and print using the PDF menu icon	
<b>Available Actions</b>	Used by MRA - to respond to the retrieval, select the appropriate action from the pull down menu. This action will change the Status and update the Case Status Change Date of the case. Only those actions allowed by your security access and those actions appropriate to the status code of the case will be displayed.	
	<b>Choose...</b>	<b>When you want to...</b>
	<b>Disregard RR</b>	Accept the case
	<b>Request Fulfill</b>	Request Chase Paymentech to fulfill the retrieval by forwarding the uploaded documentation to Chase Paymentech

## Tier 2 Data – Informational Components

---

Details relating to the case appear below the header on the Case Information screen:

- Retrieval Info
- Original Transaction Info
- Authorization Info
- Related Transactions
- Event History

The Retrieval Info, Original Transaction Info and Authorization Info all have a “More” link that when clicked will open a new window with additional detail. An example of the “More” information screen is displayed below:

---

*Continued on next page*

## Tier 2 Data – Informational Components, Continued

<b>Retrieval Info</b> RR Amount (Presentment) 10.00 (USD) Account # XXXXXXXXXXXXXXXXXXXX Original Transaction Date * Reason Code Description 21 - DOES NOT RECOGNIZE TRANSACTION DETAIL Region US MOP MasterCard Acquirer's Reference # ##### Merchant Reference # ##### MCC Code ### Sale/Refund (S/R) S Issuer Control # ##### Endpoint Code MCI Retrieval Request ID Association Case Number Queue Card Association Usage Code CB Cycle RR Expiration Date	<a href="#">More</a>	<b>Original Transaction Info</b> Original Transaction Amount 10.00 (USD) Account # XXXXXXXXXXXXXXXXXXXX Original Transaction Date 09/10/XXXX* Merchant Order # ##### POS Entry Mode 90 Acquirer's Reference # ##### Merchant Reference # ##### MCC Code ### Sale/Refund (S/R) S Terminal ID Batch # Dealer # Paypal Tran ID # Cardholder N&A Records 1 Cross-Currency (Y/N) N Tran Type R	<a href="#">More</a>												
<b>Related Transactions</b>															
<a href="#">Sales</a> <a href="#">Refunds</a> <a href="#">Authorizations</a> <a href="#">Chargebacks</a> <a href="#">Retrievals</a>															
<b>Event History</b> <table border="1"> <thead> <tr> <th>Case Status</th> <th>User ID</th> <th>Supporting Docs</th> <th>Event Date</th> </tr> </thead> <tbody> <tr> <td>RR_REC Retrieval Received</td> <td>ops</td> <td></td> <td>10/22/XXXX</td> </tr> <tr> <td colspan="4">Retrieval Request Received</td> </tr> </tbody> </table>				Case Status	User ID	Supporting Docs	Event Date	RR_REC Retrieval Received	ops		10/22/XXXX	Retrieval Request Received			
Case Status	User ID	Supporting Docs	Event Date												
RR_REC Retrieval Received	ops		10/22/XXXX												
Retrieval Request Received															

➔ **Retrieval Info**

View the selected information below.

RR Amount (Presentment)	10.00 (USD)
RR Amount (Settlement)	10.00 (USD)
Reason Code Description	
Account #	XXXXXXXXXXXXXXXXXXXX
Merchant Order #	#####
MOP	MasterCard
MCC	###
Initiated Date	10/22/XXXX
Sale/Refund (S/R)	S
Acquirer's Reference #	#####
Merchant Reference #	#####
Representation Rights Exist?	
PDE Status	Retrieval Received
PDE Status Change Date	10/22/XXXX
Endpoint Code	MCI
Association Case Number	
Region	US
Initial RR Amount (Presentment)	10.00 (USD)
Initial RR Amount (Settlement)	(USD)

# Working Retrieval Requests - the MRQA Role

## MRQA Options

The MRQA has the following options in the Chargeback Management application:

- Assigning Retrieval cases to MRAs to be worked
- Creating rules for auto-accepting and auto-assigning cases
- Running Retrieval Request Queries

*If the MRQA also has the MRA role assigned to them, they have all the MRA options available in addition to those listed above.*

## Assigning Cases to an MRA

The MRQA assigns cases to the MRA(s) from the **Retrievals To Be Assigned (Merchant)** screen. Assigned cases will be removed from the Retrievals To Be Assigned list and added to the assigned MRA's work queue.

→ Retrievals to be Assigned

All    CB Query:     RR Query:     Print Options:     Assign Cases:     Available Action(s):  

Total Item(s) found 8

Sequence Number	Account Number	Merchant Order Number	Method of Payment	Reason Code	Due Date	Retrieval Amount	Curr	Company Number	TD/ ALT ID	Case Status Code	Case Status Change Date	Assigned To
<input type="checkbox"/> <a href="#">214582057</a>	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX	VI	53	10/29/XXXX	103.90	(USD)	XXXXXX	###	RR_RTM	09/26/XXXX	
<input type="checkbox"/> <a href="#">214578891</a>	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX	VI	53	10/29/XXXX	79.90	(USD)	XXXXXX	###	RR_RTM	09/26/XXXX	
<input type="checkbox"/> <a href="#">214595579</a>	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX	MC	55	10/30/XXXX	3951.57	(USD)	XXXXXX	###	RR_RTM	09/26/XXXX	
<input type="checkbox"/> <a href="#">214799531</a>	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX	MC	08	11/05/XXXX	486.04	(USD)	XXXXXX	###	RR_RTM	09/27/XXXX	
<input type="checkbox"/> <a href="#">214798908</a>	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX	MC	08	11/05/XXXX	184.88	(USD)	XXXXXX	###	RR_RTM	09/27/XXXX	
<input type="checkbox"/> <a href="#">214793525</a>	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX	MC	35	11/05/XXXX	99.59	(USD)	XXXXXX	###	RR_RTM	09/27/XXXX	
<input type="checkbox"/> <a href="#">214798845</a>	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX	MC	08	11/05/XXXX	34.86	(USD)	XXXXXX	###	RR_RTM	09/27/XXXX	
<input type="checkbox"/> <a href="#">214794251</a>	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX	MC	08	11/05/XXXX	32.54	(USD)	XXXXXX	###	RR_RTM	09/27/XXXX	

*Continued on next page*

## Tier 2 Data – Informational Components, Continued

Follow the steps below to assign retrieval cases to an MRA.

Step	Action
1	Run the <b>Retrievals To Be Assigned (Merchant)</b> Query
2	Select the case(s) to be assigned to an MRA by clicking on the box to the left of the case information
<i>If all cases on the list are to be assigned to a single MRA, use the ALL checkbox</i>	
3	In the Assign Cases pull down menu, click on the User ID of the MRA to whom you are assigning the case(s)
4	A verification box displays allowing you to submit the case assignment or to cancel it if necessary

Microsoft Internet Explorer

Click OK to Submit or Cancel

OK Cancel

## Creating Auto-Decision Rules

The MRQA is able to establish automatic rules for both accepting and assigning retrieval cases. This action will insure timely acceptance or distribution of the retrieval cases governed by the rules. To set-up rules, follow the steps below.

Step	Action												
1	<p>Select the Manage RR Auto Assign Rules option in the Rules Wizard category from the Run Query drop down menu</p> <div data-bbox="987 1178 1485 1255" style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <p><b>RR Rules Wizard</b> Manage RR Auto Assign Rules</p> </div> <p>The <b>Rules Wizard Page</b> will display</p> <div data-bbox="574 1371 1485 1659" style="border: 1px solid black; padding: 10px; margin: 5px 0;"> <p>→ <b>Retrievals Rules Wizard</b> Maintain the Retrieval Auto Assign rules below</p> <p style="text-align: right;"><span style="border: 1px solid red; padding: 2px;">Add New Rule</span></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Rule Name</th> <th>Assign / Accept</th> <th>Priority</th> <th>Active / Inactive</th> <th>Owner</th> <th>Created By</th> </tr> </thead> <tbody> <tr> <td colspan="6" style="text-align: center;">No Auto-Decision Rules found for this user</td> </tr> </tbody> </table> <p>Cancel    Reset    Save</p> </div>	Rule Name	Assign / Accept	Priority	Active / Inactive	Owner	Created By	No Auto-Decision Rules found for this user					
Rule Name	Assign / Accept	Priority	Active / Inactive	Owner	Created By								
No Auto-Decision Rules found for this user													

*Continued on next page*

## Creating Auto-Decision Rules, Continued

- | Step | Action  |
|------|---|
| 2    | To display the maintenance page, click on <b>Add New Rule</b> |

- 3 Complete the appropriate fields to establish the rule:
- Rule Name (required)
  - If the rule involves retrieval reason codes, select the codes from the drop down menu on the Reason Code line. The selected reason codes will populate the field to the left. Multiple reason codes may be selected
  - If the rule involves an amount range, enter the beginning and ending value in the Retrieval Amount fields
  - If the rule involves one or more Transaction Division Numbers, select the number(s) from the drop down menu. The number(s) will populate the field to the left.
  - If the person to whom cases are being auto-assigned has access rights for more than one company, select the appropriate company number(s) from the pull down menu. The field to the left will be populated with the selected number(s)

- 4 Select the **Active** radio button to activate the rule.

- 5 To apply the rule to **accepting** retrievals select the **Accept** radio button – **Or** – To apply the rule to **assigning** retrievals select the **Assign** radio button and select the MRA's User ID from the drop down menu. The User ID will populate the field to the left

- 6 Click on **Save** to save the rule which will be applied on the next calendar day. The saved rules will display on the Rules Wizard Page. Enter the run priority value for each rule.

Rule Name	Assign / Accept	Priority	Active / Inactive	Owner	Created By
CB < \$5	Accept	1	Inactive	aname	aname Edit Delete
Specific Reason Codes	Accept	2	Active	aname	aname Edit Delete
Assign to MCA aname	Assign	3	Inactive	aname	aname Edit Delete

*The run priority of the established rules can be reset by entering the correct order number in the Priority fields and clicking Save. The Reset button will return the rules to the original priority.*

## Editing or Deleting a Rule

---

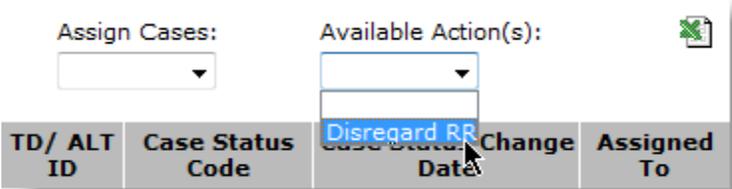
To edit an established rule, click on **Edit** to bring up the maintenance page. Complete the changes to the appropriate fields and Save the changes

To delete an established rule, click on **Delete**.

## Accepting Retrievals

---

If an MRQA also has the MRA role assigned to them, the MRQA can accept (Disregard RR) any or all of the cases listed on the Retrievals To Be Assigned (Merchant) screen. Accepted cases will be removed from the Retrievals To Be Assigned queue. Merchants often have an internal business process that allows them to accept certain cases without review based on such criteria as amount, reason code or status. Follow the steps below to accept a retrieval case.

Step	Action
1	Select the case(s) to be accepted by clicking on the checkbox(es) on the left of the screen.
2	Select the Disregard RR(s) option from the Available Action(s) pull down menu 
3	A verification box displays allowing you to submit the Disregard RR action or to cancel it if necessary. 

# MRA Options

MRA's have the following options available in the Retrieval Management Application:

- Disregard RR
- Request Fulfill
- Run Retrieval Request Queries

## Accessing Detailed Retrieval Request Information

From the **My Retrieval Work Queue (Merchant)** query, select the case to be worked by clicking on the sequence number.

Sequence Number	Account
<input type="checkbox"/> 214582057	XXXX
<input type="checkbox"/> 214578891	XXXX

After you have reviewed a case and then returned to the Tier 1 screen, the sequence numbers of the cases you have looked at will have changed color to help you distinguish between cases you have and have not yet reviewed.

Total Item(s) found 8

Sequence Number	Account
<input type="checkbox"/> 214582057	XXXX
<input type="checkbox"/> 214578891	XXXX

The Case Information screen will display detailed Tier 2 data.

Assign To:  Assign This Case Assigned To (Merchant):   
Assigned To (Chase Paymentech):

Print:

Available Actions:

---

Company: ABC Company, INC. #123456 BU: Unit#12345 Transaction Division: Division#123456 Alternate ID #:

Sequence #: ##### Case #: ##### Issuer Msr: #####  
Due Date: 10/10/XXXX Case Status Change Date: 09/26/XXXX Case Status: RR\_REC - Retrieval Received

<p><b>Retrieval Info</b> <span style="float: right;">More</span></p> <p>RR Amount (Presentment) 10.00 (USD) Account # XXXXXXXXXXXXXXXXXXXX Original Transaction Date * Reason Code Description 21 - DOES NOT RECOGNIZE TRANSACTION DETAIL Region US MOP MasterCard Acquirer's Reference # ##### Merchant Reference # ##### MCC Code ### Sale/Refund (S/R) S Issuer Control # ##### Endpoint Code MCT Retrieval Request ID Association Case Number Queue Card Association Usage Code CB Cycle RR Expiration Date</p>	<p><b>Original Transaction Info</b> <span style="float: right;">More</span></p> <p>Original Transaction Amount 10.00 (USD) Account # XXXXXXXXXXXXXXXXXXXX Original Transaction Date 09/10/XXXX* Merchant Order # ##### POS Entry Mode 90 Acquirer's Reference # ##### Merchant Reference # ##### MCC Code ### Sale/Refund (S/R) S Terminal ID Batch # Dealer # Paypal Tran ID # Cardholder NSA Records 1 Cross-Currency (Y/N) N Tran Type R</p> <p><b>Authorization Info</b> <span style="float: right;">More</span></p> <p>AVS Response Auth Date XXXX-09-09 00:00:00.0 Auth Code ##### Auth Response 100 Cardholder NSA Records 0</p>
---	---

---

**Related Transactions** Sales Refunds Authorizations Chargebacks Retrievals

Event History	User ID	Supporting Docs	Event Date
Case Status RR_REC Retrieval Received	ops		10/22/XXXX
Retrieval Request Received			

Continued on next page

## Accessing Detailed Retrieval Request Information, Continued

Review the detailed information to aid in making a decision either to accept (Disregard RR) or to Request Fulfill.

To assist in the process, the **Related Transactions** section provides links to the Paymentech Online Transaction History application for information on sales, refunds, and authorizations, by the same company for the same account number.

The **Event History** section displays in reverse chronological a record of actions taken on the selected retrieval. The paperclip icon under Supporting Documents links to any uploaded supporting documents available for the case being worked.

## Viewing Supporting Documents

To view the supporting documents for the retrieval case, click on a paperclip icon in the Event History section.

Event History	User ID	Supporting Docs	Event Date
Case Status			
RR_REC Retrieval Received	ops		10/22/XXXX
Retrieval Request Received			

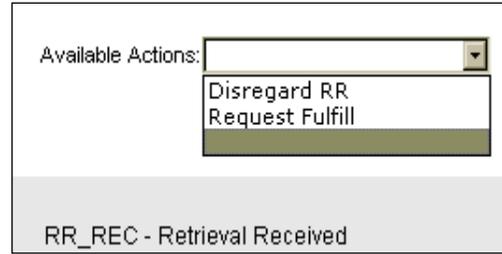
The Supporting Documentation screen is displayed with links to any issuer documents associated with the case as well as any documents uploaded by you during a Request Fulfill action. Clicking on the paperclip icon in the Event History will open the Supporting Documentation Screen.

Retrieval Management		
Supporting Documentation		
RETRIEVAL INFORMATION		
Issuer Documents:		
No issuer documentation found		
Merchant Documents:		
	File Name image.jpg	Date Created 10/23/XXXX 10:37:18
		Created By SONORA

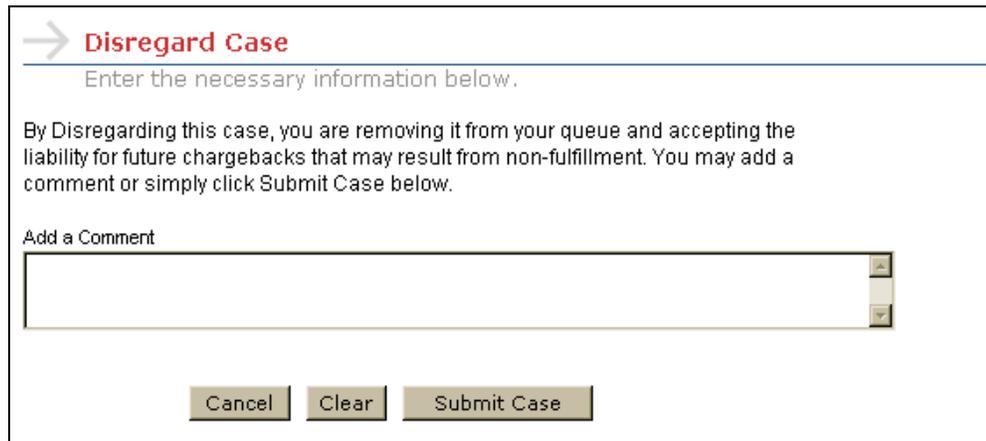
To view a document, click on the icon in front of the File Name. The document will open in a separate browser window for viewing. Verify that your uploaded document(s) can be opened and viewed, and that they contain the appropriate information. If the document cannot be viewed or opened, or if it is the wrong document, notify your Chase Paymentech chargeback analyst.

## Accepting A Retrieval Case

To accept a retrieval case, select Disregard RR from the Available Actions drop down menu.



The Disregard RR screen will be displayed. As indicated on the screen, acceptance of the case removes it from your work queue. Liability for the transaction is yours as a result of case acceptance. The details of the case will be retained and can be viewed by doing a search query on the account number, case ID or sequence number, among other parameters.

A screenshot of a web application screen titled 'Disregard Case'. The screen has a red arrow icon pointing to the right. Below the title, there is a text prompt: 'Enter the necessary information below.' A paragraph of text explains the action: 'By Disregarding this case, you are removing it from your queue and accepting the liability for future chargebacks that may result from non-fulfillment. You may add a comment or simply click Submit Case below.' Below this text is a text input field labeled 'Add a Comment'. At the bottom of the screen, there are three buttons: 'Cancel', 'Clear', and 'Submit Case'.

Comments, if any, may be entered in the Comments field prior to selecting the **Submit Case** button. A **Cancel** button is available in the event it is needed.

*Comments entered in the Comment Section of the Decision Screen will not go to the Issuers. Only Chase Paymentech will be able to view these comments. All uploaded documents will go to the Issuer.*

*Comments are limited to 512 characters. If over the limit, a message will display. This indicates the comment must be shortened.*

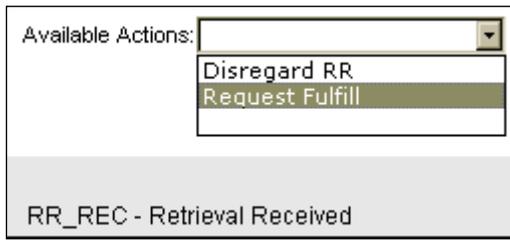
*Cut and pasted comments will be truncated and a message will be displayed.*



A verification box displays allowing you to submit the Accept Case information or to cancel it if necessary

Once submitted, the Tier 2 level data window is closed and the user is returned to the Tier 1 level screen.

# Request Fulfillment of a Case



To request fulfillment of a retrieval case, you must be viewing the Tier 2 data Retrieval Information Screen. Follow the steps below.

Step	Action
1	Scan the documentation, if necessary, that supports the Request Fulfill action
2	<div style="display: flex;"> <div style="flex: 1;"> <p>Select <b>Request Fulfill</b> from the Available Actions drop down menu to access the Request Fulfill screen</p> </div> <div style="flex: 2;"> </div> </div>
3	<p>Add comment(s) (optional)</p> <p><i>Comments entered in the Comment Section of the Decision Screen will not go to the Issuers. Only Chase Paymentech will be able to view these comments. All uploaded documents will go to the Issuer.</i></p> <p><i>Comments are limited to 512 characters. If over the limit, a message will display. This indicates the comment must be shortened.</i></p> <p><i>Cut and pasted comments will be truncated and a message will be displayed.</i></p>
4	Use the Browse button to locate the document to be uploaded
5	Select Open to upload the document into the Chargeback Management application
6	Click on Submit Case
7	<div style="display: flex;"> <div style="flex: 1;"> </div> <div style="flex: 2;"> <p>A verification box displays allowing you to submit or to cancel the action, if necessary</p> <p>Once submitted, the Tier 2 level data window is closed and the user is returned to the Tier 1 level screen.</p> </div> </div>
8	Verify the uploaded document(s) can be viewed and opened and the information is appropriate

Continued on next page

## Request Fulfillment of a Case, Continued

This action removes the case from the MRA's Work Queue and notifies the Chase Paymentech analyst of the request to fulfill the retrieval.

The Request Fulfill action and merchant comments, if any, are added to the Event History for the case.

Event History	User ID	Supporting Docs	Event Date
Case Status			
RR_REC Retrieval Received	ops		10/22/XXXX
Retrieval Request Received			

## Working a Fulfill Request that has been Declined by Chase Paymentech

---

Once you have requested fulfillment (FFR) of a retrieval request case, Chase Paymentech reviews the uploaded documentation. If something is missing or invalid, the fulfill request will be declined and the case status code changed to RR\_DEC.

All declined cases will be listed in the Work Queue with the reason for the decline apparent in the Event History section on the Case Information screen.

If you can correct the problem and upload the complete and valid documentation, you can resubmit the request for fulfillment. If you cannot correct the problem, a chargeback may occur due to non-fulfillment of the Retrieval Request.

# Retrieval Request Query Descriptions

## Query Menu

---

The Chargeback Management application provides a number of query options. Definitions of the Retrieval Request Queries are listed below. Detail for using these queries is found below.

Query	Description/Use	Statuses Viewed	Status Code	Additional Query Criteria
My Retrieval Work Queue	Lists retrieval cases that have been assigned to the user viewing the work queue	RR Received	RR_REC	Due date has not passed
		RR Declined	RR_DEC	Expiration date has not passed
Retrievals Decisioned by Paymentech	Displays a list of cases for which Chase Paymentech has reached a decision	RR Fulfilled	RR_FFL	Expiration date has not passed
		RR Auto Fulfilled	RR_AFL	Expiration date has not passed
		RR Declined	RR_DEC	Expiration date has not passed
Retrievals Pending Paymentech Decision	Lists all retrieval cases currently awaiting a decision by Chase Paymentech	RR Fulfill Requested	RR_FFR	
Retrievals Received	<ul style="list-style-type: none"> <li>Lists all retrievals cases received from Issuers</li> <li>No action has been taken on these cases by Chase Paymentech</li> <li>A merchant may begin to work cases on this list before they are assigned to their individual work queue</li> </ul>	RR Received	RR_REC	Due date has not passed
Retrievals Search	<ul style="list-style-type: none"> <li>Results displayed are dependent on the criteria entered</li> <li>No required fields</li> </ul>	Any	Any	
Retrievals to be Assigned	List of all retrievals not yet assigned to a specific merchant user	RR Received	RR_REC	<ul style="list-style-type: none"> <li>Case is not assigned to a specific merchant user ID</li> <li>Due date has not passed</li> </ul>
		RR Declined	RR_DEC	<ul style="list-style-type: none"> <li>Case is not assigned to a specific merchant user ID</li> <li>Expiration date has not passed</li> </ul>

# Retrieval Search Query

## Introduction

The **Retrieval Search Query** is used to search for a particular retrieval transaction by date or amount or for a group of like transactions, such as all transactions within a date range or within an amount range or with a particular status code. Both a basic and an advanced search are available.

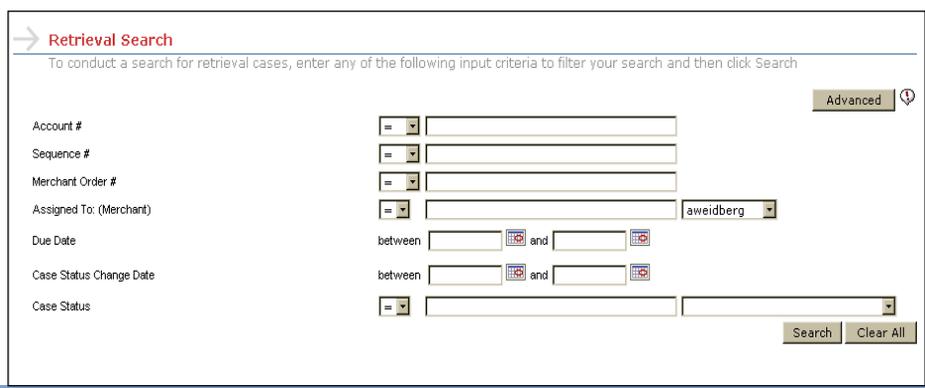
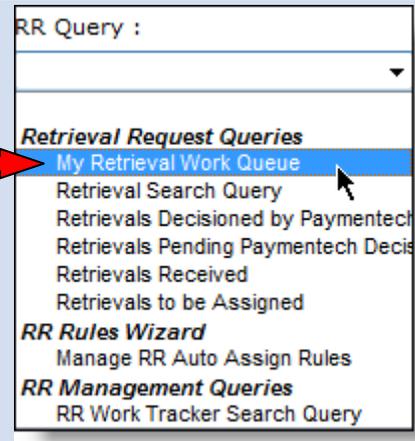
## Retrieval Search Screen and Field Definitions

Field	Description
<b>Account #</b>	Credit card number. Input one or more, separated by commas
<b>Sequence #</b>	Sequence Number – unique number assigned by Chase Paymentech that identifies the transaction in Chase Paymentech’s internal system. Input one or more, separated by commas
<b>Merchant Order #</b>	Order number assigned by the merchant and submitted to Chase Paymentech with the original transaction record. Input one or more, separated by commas
<b>Assigned To (Merchant)</b>	Paymentech Online User ID of the Merchant Retrieval Analyst (MRA). Input one or more, separated by commas. Selecting users from the dropdown will enter them into the criteria box for you
<b>Due Date (to/from)</b>	Date by which request to fulfill must be received by Chase Paymentech
<b>Case Status Change Date (to/from)</b>	Most recent date on which an action was taken that changed the Status Code on the retrieval case
<b>Case Status</b>	Predefined status for a retrieval case representing an action taken. A drop down menu is provided of all possible statuses. (See appendix A for a list of status codes and their descriptions). Input one or more, separated by commas. Selecting statuses from the dropdown will enter them into the criteria box for you

# Running a Search Query

Follow the steps below to run a Retrieval Search Query.

Step	Action
1	Select <b>Retrieval Search Query</b> from the Run Query drop down menu to display the Retrieval Search screen
2	Enter the information in one or more fields to help narrow and define your query results.
3	Click on Search
4	The query results will be displayed as Tier 1 data



*The Clear All button allows you to clear information entered in the fields for the search*

## Advanced Search

The Advanced Search option provides many more parameters to use in narrowing your search.

# Accessing Advanced Search

From the Retrieval Search screen, click on the **Advanced** button

**Retrieval Search**

To conduct a search for retrieval cases, enter any of the following input criteria to filter your search and then click Search

**Advanced** 

Account # =

Sequence # =

Merchant Order # =

Assigned To: (Merchant) =  **aweidberg** 

Due Date between   and  

Case Status Change Date between   and  

Case Status =   

**Search** **Clear All**

The Retrieval **Advanced Search** screen will be displayed

**Return to Search**

Account # =

Acquirer's Reference # (ARN) =

Assigned To: (Merchant) =  **bheath** 

Association Case # =

Case # =

CB Cycle =

Company # =

Due Date between   and  

Initiated Date between   and  

TD # =

MOP =   

Merchant Order # =

Merchant Reference # (MRN) =

CB Amount (Presentment) between  and

Currency (Presentment) =   

Case Status =   

Case Status Change Date between   and  

Sequence # =

Reason Code =   

Ticket # =

**Search** **Clear All**

## Advanced Search Field Definitions

---

Field	Description
Account #	Credit card number
Acquirer's Reference # (ARN)	23-digit reference number assigned to the transaction by Chase Paymentech for Issuers and Acquirers to use in identifying the transaction
Assigned To (Merchant)	Paymentech Online User ID of the Merchant RR Analyst. Select MRA User ID from drop down menu
Association Case #	Case number assigned to the retrieval item by the card association.
Case #	Number assigned to the retrieval item in the Chargeback Management system
CB Cycle	Values are 1 or 2
Company #	Unique number assigned by Chase Paymentech to identify the merchant
Due Date	Date by which a response is due to Chase Paymentech. Use single date or a date range
Initiated Date	Date the retrieval was initiated by the Issuer. Enter a single date or date range
TD#	Transaction Division number – unique number assigned by Chase Paymentech identifying the transaction division in which the original sale transaction was processed
MOP	Method of Payment. Select one or more from the drop down menu
Merchant Order #	Unique identification number assigned to the original sale transaction by the merchant
Merchant Reference # (MRN)	The rolling sequential identifier assigned by Chase Paymentech and embedded in the ARN
CB Amount (Presentment)	Amount of the retrieval in Presentment currency. Enter a single amount or a range of amounts
Currency (Presentment)	Currency Code of Presentment amount. Select one or more currency codes from the drop down menu
Case Status	Current status of case. Select one or more from the drop down menu
Case Status Change Date	Date the status of the case changed due to activity. Enter a single date or date range
Sequence #	Unique number assigned by Chase Paymentech to identify the retrieval in an internal system
Reason Code	Card association code representing the reason for the retrieval
Ticket #	Unique field for the Airline Industry to search by Ticket #

## Running an Advanced Search

---

Follow the steps below to run an **Advanced Search Query**.

Step	Action
1	Enter the query criteria in the appropriate fields to help narrow and define your query results
<i>The Clear All button allows you to clear information entered in the fields for the search</i>	
2	Click on Search
3	View the query results as Tier 1 data

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# Healthcare IAS Retrieval Requests

## Introduction

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Healthcare benefit cards, typically referred to as FSA (Flexible Spending Account) or HRA (Healthcare Reimbursement Account) debit cards are payment cards that consumers use for qualifying medical expenses like prescriptions, over the counter medications, vitamins, durable medical equipment, or medical supplies using monies allocated to special, pre-tax funded accounts that are generally part of their employer sponsored health benefit plan.

These transactions, like regular payment card transactions are subject to retrieval requests however, due to HIPPA and IRS rules, the requirement for storing transaction information as well as fulfilling the request is somewhat unique.

- First, IAS retrieval requests may occur up to 4.5 years from the date of the original transaction.
- Second, the way in which merchants are required to fulfill the request is different from typical bankcard retrievals such that the response must go directly to the card Issuer and not through Chase Paymentech. As a result of the IRS requirements, Chase Paymentech has modified its chargeback system and procedures to accommodate merchants who may be the recipient of an IAS retrieval request.

The following explains the merchant process for complying with IAS retrieval requests.

## IAS Transactions in the Online Chargeback Management System

---

Healthcare IAS retrieval requests will be found in the Online Chargeback Management System in the same manner as all other retrieval requests. They are easily recognized as IAS transactions in both the Tier 1 and Tier 2 screens by reviewing the Reason Codes listed. The Reason Codes 27 (VISA) and 43 (MasterCard) will identify the transaction as an IAS retrieval request.

See the screen shots below for examples of where to find these new codes.

*It is important that you respond via the fax numbers for these transactions. Due to HIPPA laws, your Chase Paymentech Chargeback Analyst will not be reviewing these requests. They must be sent directly to the requesting Issuer. If any information is sent to Chase Paymentech it will be shredded immediately due to confidentiality.*

---

*Continued on next page*

# IIAS Transactions in the Online Chargeback Management System, Continued

## VISA Tier 1 Screen

→ RR Search - External

All   CB Query :   RR Query :   Print Options: Assign Cases:   Available Action(s):

  [Dropdown]   [Dropdown]   [Dropdown]   [Dropdown]

Total item(s) found (1)

Sequence#	Merchant Order #	TD # / Alt ID	Account #	MOP Code	Reason Code	Due Date	RR Amount	Curr	Case Status	Case Status Change Date	Assigned To
<input type="checkbox"/> 214582057	XXXXXXXXXXXXXXXXXX	####	XXXXXXXXXXXXXXXXXX	VI	27	10/10/XXXX	12.95	(USD)	RR_FFR	9/26/XXXX	

## MasterCard Tier 1 Screen

→ RR Search - External

All   CB Query :   RR Query :   Print Options: Assign Cases:   Available Action(s):

  [Dropdown]   [Dropdown]   [Dropdown]   [Dropdown]

Total item(s) found (1)

Sequence#	Merchant Order #	TD # / Alt ID	Account #	MOP Code	Reason Code	Due Date	RR Amount	Curr	Case Status	Case Status Change Date	Assigned To
<input type="checkbox"/> 214582057	XXXXXXXXXXXXXXXXXX	####	XXXXXXXXXXXXXXXXXX	MC	43	10/14/XXXX	3849.14	(USD)	RR_REC	9/25/XXXX	

## Fulfilling IIAS Retrieval Requests

The Request Fulfill decision window will behave in the same manner for IIAS transactions as they do for other transactions. There is no need to supply comments for these.

At the bottom of the Retrieval Info screen you will need to check off the “Supporting Documentation has been faxed to the Issuer” box that will trigger the system to update the case status. Then change the Available Actions dropdown to “Request Fulfill”. If you do not first click on the check box you will receive the following error message “You must indicate that the Supporting documents were faxed to the Issuer”.

If you do not check this box, the retrieval will be considered open and not fulfilled as Chase Paymentech has no other method of knowing if you have fulfilled the request with the Issuer.

See the following screen shots for VISA and MasterCard examples of this:

*Continued on next page*

# Fulfilling IIAS Retrieval Requests, Continued

## VISA IIAS Transaction Retrieval Request:

Assign To:   Assigned To (Merchant):  
 Assigned To (Chase Paymentech):

Print:

You must indicate that the Supporting documents were faxed to the Issuer

Available Actions:

Company: ABC Company, INC. #123456 BU: Unit#12345 Transaction Division: Division#123456 Alternate ID #:  
 Sequence #: ##### Case #: ##### Issuer Msg:  
 Due Date: 10/10/XXXX Case Status Change Date: 09/26/XXXX Case Status: RR\_REC - Retrieval Received

Retrieval Info	More	Original Transaction Info	More
RR Amount (Presentment)	12.95 (USD)	Original Transaction Amount	12.95 (USD)
Account #	XXXXXXXXXXXXXXXXXXXX	Account #	XXXXXXXXXXXXXXXXXXXX
Original Transaction Date	*	Original Transaction Date	09/19/2008*
Reason Code Description		Merchant Order #	#####
Region	MEAF	POS Entry Mode	01
MOP	VISA	Acquirer's Reference #	#####
Acquirer's Reference #	#####	Merchant Reference #	#####
Merchant Reference #	#####	MCC Code	###
MCC Code	###	Sale/Refund (S/R)	S
Sale/Refund (S/R)	S	Terminal ID	
Issuer Control #	000000000	Batch #	
Endpoint Code	VIS	Dealer #	
Retrieval Request ID		Paypal Tran ID #	
Association Case Number		Cardholder N&A Records	0
Queue		Cross-Currency (Y/N)	N
Card Association Usage Code		Tran Type	2
CB Cycle			
RR Expiration Date			
Fulfillment Fax Number	#####	Authoriza	
Contact Name	John Doe	AVS R	
	<input checked="" type="checkbox"/>	Auth D	
		Auth C	
		Auth R	
		Cardho	

Warning message if the supporting documents check box is blank

The issuer contact information

The check box to indicate that Supporting Documentation has been faxed to the issuer

Continued on next page

# Fulfilling IIAS Retrieval Requests, Continued

## MasterCard IIAS Transaction Retrieval Request:

Assign To:

Print:

Assigned To (Merchant):

Assigned To (Chase Paymentech):

**You must indicate that the Supporting documents were faxed to the Issuer**

Available Actions:

**Company:** ABC Company Inc. #123456    **BU:** Unit #12345    **Transaction Division:** Division #123456    **Alternate ID #:**

**Sequence #:** #####    **Case #:** #####    **Issuer Msg:**

**Due Date:** 10/14/XXXX    **Case Status Change Date:** 09/25/XXXX    **Case Status:** RR\_REC - Retrieval Received

Retrieval Info	Original Transaction Info
RR Amount (Presentation) <span style="float: right;">3,849.14 (USD)*</span>	Original Transaction Amount <span style="float: right;">360.00 (USD)*</span>
Account # <span style="float: right;">XXXXXXXXXXXXXXXXXXXX</span>	Account # <span style="float: right;">XXXXXXXXXXXXXXXXXXXX</span>
Original Transaction Date <span style="float: right;">*</span>	Original Transaction Date <span style="float: right;">09/23/XXXX*</span>
Reason Code Description	Merchant Order # <span style="float: right;">#####</span>
Region <span style="float: right;">CASA</span>	POS Entry Mode
MOP <span style="float: right;">MasterCard</span>	Acquirer's Reference # <span style="float: right;">#####</span>
Acquirer's Reference # <span style="float: right;">#####</span>	Merchant Reference # <span style="float: right;">#####</span>
Merchant Reference #	MCC Code <span style="float: right;">###</span>
MCC Code	Sale/Refund (S/R) <span style="float: right;">S</span>
Sale/Refund (S/R)	Terminal ID
Issuer Control #	Batch #
Endpoint Code <span style="float: right;">MCI</span>	Dealer #
Retrieval Request ID	Paypal Tran ID #
Association Case Number	Cardholder N&A Records <span style="float: right;">0</span>
Queue	Cross-Currency (Y/N) <span style="float: right;">N</span>
Card Association Usage Code	Tran Type <span style="float: right;">7</span>
CB Cycle	
RR Expiration Date	
Fulfillment Fax Number <span style="float: right;">#####</span>	<b>Authorization</b>
Contact Name <span style="float: right;">test1</span>	AVS Respo
<input type="checkbox"/> Supporting Documentation have been faxed to the Issuer	Auth Date
	Auth Code
	Auth Respo
	Cardholder I

The issuer contact information

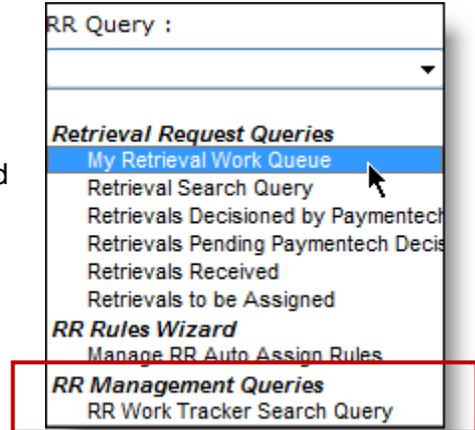
The check box to indicate that Supporting Documentation has been faxed to the issuer

Warning message if the supporting documents check box is blank

# Retrieval Work Tracker Queue

## Work Tracker

The Work Tracker Queue allows the user to input specific data to display retrievals that have been worked on or responded to with a specific time period in the current day.



Input the criteria you would like applied to the query

→ **Work Tracker Search**  
Please enter any additional filter criteria

Input any additional criteria you would like applied to the query you have selected, then click Submit.

**View Chargeback Cases**

User Name \*      = ▾  ▾

Decision Start \*      Date  Time 12:00:00 AM

Decision End \*      Date  Time 11:59:59 PM

Reason Code      = ▾  ▾

Action(s)      = ▾  ▾

Case Status      = ▾  ▾

\* indicates required field

Clear All    Search

<b>User Name:</b>	The name of the person who Decided the case, not the person it is/was assigned to, multiple selections may be made. <b><i>This is a required field (MRA user names will auto-populate when they utilize this query, they will not have the drop down menu)</i></b>
<b>Decision Start:</b>	Start Date and time (if applicable) that the cases were decided. If no time is provided, a time of 12:00:00 am is assumed. <b><i>This is a required field</i></b>
<b>Decision End:</b>	Ending Date and time (if applicable) that cases were decided. If no time is provided, a time of 11:59:59 pm is assumed. <b><i>This is a required field</i></b>
<b>Reason Code:</b>	Standard list of reason codes
<b>Action(s):</b>	Either Disregard RR and Request Fulfill
<b>Case Status:</b>	Write in the appropriate Case Status Code that you are searching for

Continued on next page

## Work Tracker, Continued

**→ Work Tracker Search**  
Please enter any additional filter criteria

Input any additional criteria you would like applied to the query you have selected, then click Submit.

**View Chargeback Cases**

User Name \*

Decision Start \* Date  Time 12:00:00 AM

Decision End \* Date  Time 11:59:59 PM

Reason Code

Action(s)

Case Status

\* indicates required field

When you have entered all of the information to narrow down your search, select the “Search” button.

*When doing a query, it is possible that a retrieval worked during the specified time period could change multiple times during the time period.*

*Example: When searching on aname, you can see that aname declined a retrieval at 9 am even though mouse fulfilled it at 2 pm.*

## Search Results

From this query, you are able to review what was worked on and adjust as needed (as long as no actions have been taken by Chase Paymentech on the case), though you can work on cases from this query, it is not recommended. Only cases that have been worked on by an MRA will be selected to display in this query. The query will not track case assignment.

**→ RR Work Tracker Search Query**

All CB Query:  RR Query:  Print Options:  Assign Cases:  Available Action(s):

Total Item(s) found 3

Sequence Number	Account Number	Merchant Order Number	Method of Payment	Reason Code	Due Date	Retrieval Amount	Curr	Company Number	TD/ ALT ID	Case Status Code	Case Status Change Date	Assigned To
<a href="#">214582057</a>	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX	VI	53	10/29/XXXX	103.90 (USD)	####	###	RR_RTM	09/26/XXXX		
<a href="#">214578891</a>	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX	VI	53	10/29/XXXX	79.90 (USD)	####	###	RR_RTM	09/26/XXXX		
<a href="#">214595579</a>	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX	MC	55	10/30/XXXX	3951.57 (USD)	####	###	RR_RTM	09/26/XXXX		

*MRQAs will have access to view all users when utilizing this feature. MRAs will have access to their own user name only.*

# Chargebacks

# Processing Flow

## Overview:

---

A chargeback is the reversal of a transaction that arises from a processing technicality, a customer dispute, or fraudulent activity. It is a violation of a card association rule or regulation for which a specific reason code has been established. Chase Paymentech works as your partner to help manage and process the chargebacks you receive. A dedicated chargeback analyst is assigned to your company when you first start sending us files. In this way, the analyst becomes familiar with your company and you have a specific person to contact when necessary.

Associations regulate the processing of charged back transactions through their list of reason codes and processing timeframes. They also dictate the number of times a chargeback can be represented to the issuer.

Detailed reporting is available on the Chargeback Activity Detail (PDE-0017) report including received, represented, returned to merchant and successful recourse items. A financial summary provides a snapshot of your chargeback inventory status as of the reporting date. The financial net impact of chargeback activity is also included on your Deposit Activity Summary (FIN-0010) and any associated charges and processing fees are found on the Service Charge Detail (FIN-0011).

*There are also reports that track monthly summary data and chargebacks won and lost. Samples and field definitions for these analysis reports are found in the Appendix D.*

# VISA and MasterCard Chargeback Categories

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Chargebacks received from VISA and MasterCard issuers fall into two categories

- **Technical**
- **Customer Dispute**

**Technical Chargebacks** are initiated by the issuer for authorization or processing related reasons with no cardholder participation, such as:

- Information requested in a retrieval request was not received or was illegible or invalid
- Authorization number is missing or has been declined
- Invalid account number was used
- Late presentment of the original transaction
- Duplicate transactions

**Customer Dispute Chargebacks** result when a cardholder refuses to accept responsibility for a charge appearing on their card billing statement. The cardholder contacts the issuer indicating that they

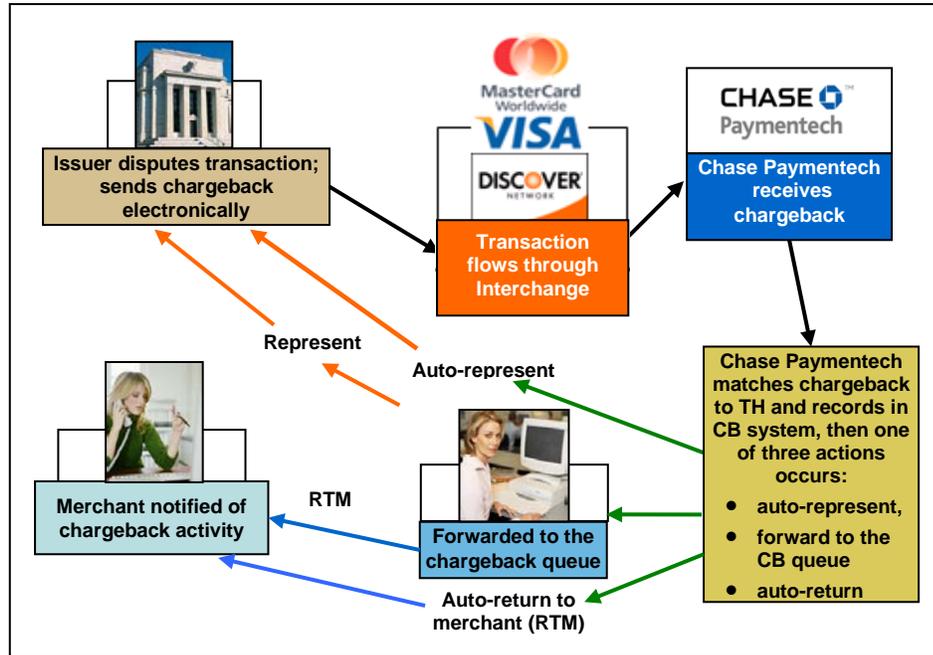
- are disputing a specific charge for specific reasons (such as ordered merchandise or a service was never received, the product or service was not what was originally described, or the purchase was not authorized by the cardholder), **and**
- have attempted to resolve the situation with the merchant (unless fraud)

Once the card issuer has been contacted and received any required documents, the card issuer credits the cardholder's account and electronically submits the chargeback transaction bearing a specific reason code to Chase Paymentech.

---

# Technical Chargeback Workflow

Below is an illustration and discussion of the work flow for a technical chargeback:

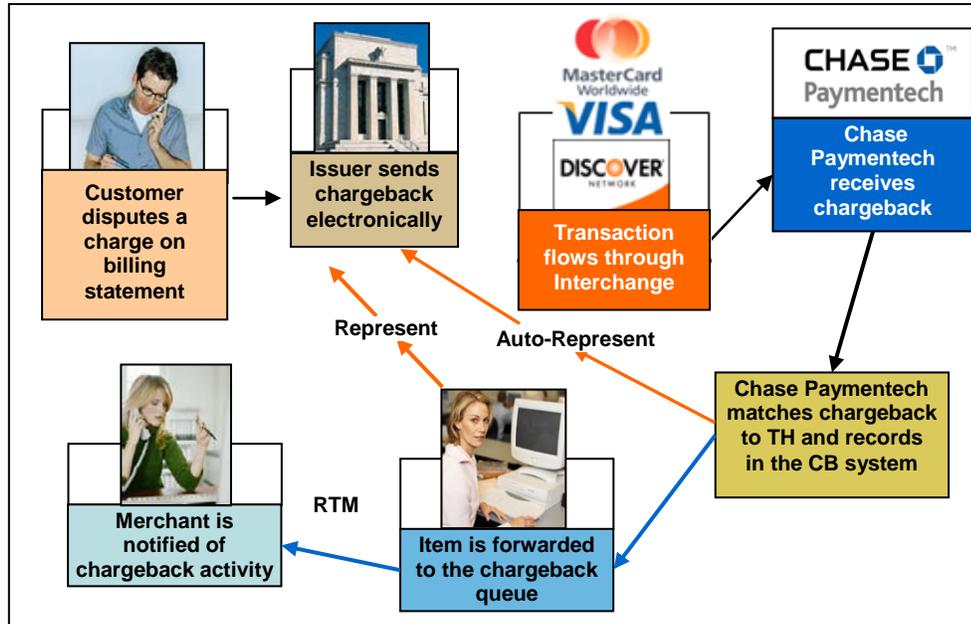


The following action steps are taken when processing a technical chargeback

Step	Action
1	Issuer disputes transaction for processing or authorization reasons and initiates a chargeback electronically
2	Chargeback flows through the card association networks
3	Chase Paymentech receives the chargeback electronically
4	Chargeback transaction is compared to the original sale transaction information stored in our Transaction History database
5	If information to support representment is located, this information is attached to the chargeback transaction which is then returned or represented to the issuer
	OR
	If information is found that the transaction is not valid, the chargeback is auto-returned to the merchant
6	OR
	If insufficient information to support representment is found, the chargeback transaction is forwarded to your assigned analyst for further analysis
6	Chargeback Activity (PDE-0017) report is generated showing all chargeback activity for the reporting period, thus notifying you of what actions have been taken and a case is opened in the online Chargeback Management system for the item

# Customer Dispute Chargeback Workflow

Below is an illustration and discussion of the work flow for a customer dispute chargeback.



The following action steps are taken when processing a customer dispute chargeback.

Step	Action
1	Customer disputes a transaction on their billing statement
2	Issuer obtains appropriate paperwork from customer
3	Issuer initiates an electronic chargeback and forwards paperwork to Chase Paymentech
4	Chargeback flows through the card association networks
5	Chase Paymentech receives the chargeback and appropriate issuer documentation
6	Chargeback transaction is compared to the original sale transaction information stored in our Transaction History database
7	If information to support representment is located, this information is attached to the chargeback transaction which is then represented to the issuer
	<b>OR</b>
	If insufficient information to support representment is found, the chargeback transaction is forwarded to your assigned analyst for further analysis
8	Chargeback Activity (PDE-0017) Report is generated showing all chargeback activity for the reporting period, thus notifying you of what actions have been taken and a case is opened in the online Chargeback Management system for the item

## Discover Chargeback Categories

---

Chargebacks received from issuers fall into three categories for Discover:

- **Processing error**
- **Service**
- **Fraud**

**Processing Error Chargebacks** are initiated by the issuer for authorization or processing related reasons with no cardholder participation, such as:

- Information requested in a retrieval request was not received or was illegible or invalid
- Authorization number is missing or has been declined
- Invalid account number was used
- Late presentment of the original transaction
- Duplicate transactions

**Service Chargebacks** result when a cardholder refuses to accept responsibility for a charge appearing on their card billing statement. The cardholder contacts the issuer indicating that they

- are disputing a specific charge for specific reasons (such as ordered merchandise or a service was never received, or the product or service was not what was originally described), and
- have attempted to resolve the situation with the merchant

Once the card issuer has been contacted and received any required documents, the card issuer credits the cardholder's account and electronically submits the chargeback transaction bearing a specific reason code to Chase Paymentech.

**Fraud Chargebacks** result when a cardholder or issuer believes that fraudulent activity may have been performed with the account. The cardholder contacts the issuer indicating that they

- are disputing a specific charge for specific reasons (such the purchase was not authorized by the cardholder)

Fraud reason codes require the issuer to forward documentation which might include cardholder executed affidavits and supporting letters or secured email from the cardholder.

## Return to Merchant Workflow

---

When Chase Paymentech has insufficient information to represent a chargeback, it is sent to your chargeback analyst. Your analyst will research to determine if the chargeback can be represented. If there is no support for representment, the chargeback is returned to the merchant.

# Recourse

---

When you decide to request recourse for (or challenge) a chargeback that has been returned to you, Chase Paymentech recommends the following:

## Prior to responding ...

- Note the “Due Date” which is located near the top of the Chargeback Document. Chase Paymentech must receive the recourse request by that date in order to be considered for possible representment
- Read the recommendations by reason code in the **Chargeback Reason Code Reference Guide** and the Chargeback Analyst’s comments that appear online in the Chargeback Management application
- Make note of the reason code to determine if you have the appropriate supporting documentation to send with the recourse request

## Then...

- Upload clear and legible copies of the supporting documentation in an acceptable file format (*tiff, tif, jpeg, jpg, gif, bmp, txt, html, docx, pdf, xls, and png*)
- **The total file size of submitted documents for VISA Chargebacks MUST be less than 10 MB**
- **The total file size of submitted documents for Discover Chargebacks MUST be less than 2 MB**
- **The total file size of submitted documents for MasterCard Chargebacks MUST be 18 pages or less.**
- **Add any comments that may assist the Chargeback Analyst (512 character limit)**

[These comments are only viewable by you and Chase Paymentech. They will not go out to the issuer. If your comments need to be sent to the issuer, please scan or upload them](#)

To ensure successful uploads, all files uploaded to the chargeback system must conform to the following standards:

- File names may only contain:
  - A through Z (uppercase and lowercase permitted)
  - 0 through 9
  - Dash (-)
  - Underscore (\_)
  - File name length including path of 220 characters or less
  - Period (.)

[Attempts to upload files that fall outside of these parameters will result in an error message.](#)

(Refer to the **Using the Chargeback Management Application** section of this document for additional information on the procedure for challenging a returned to merchant chargeback)

## Recourse Denied

---

It is recommended that Merchants query for any denied recourse requests on a daily basis because they do not show up on the PDE-0017 report. The recourse cases may have been denied because the supporting documentation was not valid or adequate or the Chase Paymentech Chargeback Analyst may need more information or an explanation in order to represent the case.

To do this, the user selects “Chargeback Query Search” from the dropdown and then enters the following data for these fields:

Case Status Change Date: Yesterday's date

Case Status: CB\_RCD, CB\_DRE, 2C\_RCD

## Chargeback Lifecycles

---

The life cycles of chargebacks are illustrated below.

*VISA, MasterCard and Discover allow only one representation.*

### VISA

Step	Action	Description
1	1 <sup>st</sup> Presentment to issuer	Original transaction
2	Chargeback	Issuer initiates CB on the original transaction
3	Return to Merchant	Chase Paymentech returns the full or partial amount of the CB to the merchant
		<b>OR</b>
	Representation	Chase Paymentech returns the full or partial amount of the CB to the issuer as invalid
4	Incoming Pre-Arbitration	The issuer initiates a Pre-Arbitration or Arbitration case if they do not accept the representation

---

*Continued on next page*

## Chargeback Lifecycles, Continued

### MasterCard

Step	Action	Description
1	1 <sup>st</sup> Presentment to issuer	Original transaction
2	1 <sup>st</sup> Chargeback	Issuer initiates CB on the original transaction
3	Return to Merchant	Chase Paymentech returns the full or partial amount of the CB to the merchant
		<b>OR</b>
	Representment	Chase Paymentech returns the full or partial amount of the CB to the issuer as invalid
4	2 <sup>nd</sup> Chargeback	Issuer rejects the representment and returns the chargeback a second time to Chase Paymentech
	Return to Merchant	Chase Paymentech returns the amount of the CB to the merchant
5		<b>OR</b>
	Outgoing Pre-Arbitration	Chase Paymentech submits a Pre-Arbitration case for the CB

### Discover

Step	Action	Description
1	1 <sup>st</sup> Presentment to issuer	Original transaction
2	Chargeback	Issuer initiates CB on the original transaction
3	Return to Merchant	Chase Paymentech returns the full or partial amount of the CB to the merchant
		<b>OR</b>
	Representment Request	Chase Paymentech returns the full or partial amount of the CB to the issuer as invalid
4	Incoming Pre-Arbitration/Arbitration	Issuer initiates a Pre-Arbitration or Arbitration case if they do not accept the representment
5	Outgoing Arbitration	If Chase Paymentech submits a representment request on behalf of the merchant and Discover denies the request, an arbitration case can be submitted

## Second Chargeback Notes

---

If cardholder continues to dispute a transaction by not accepting the representment for

### MasterCard:

- Item is returned to Chase Paymentech
- Chargeback analyst reviews item and either
  - Submits an outgoing Pre-Arbitration to issuer if warranted **OR**
  - Returns it to Merchant to be accepted

### VISA and Discover:

- No second chargeback right exists
- In-coming Pre-Arbitration or Arbitration takes the place of a second chargeback
  - **(See Exception Processing section for further detail)**

## Partial Representment / Partial Return To Merchant

---

VISA, MasterCard and Discover support partial representment of chargebacks when only a portion of the charged back amount qualifies for representment. The balance of the amount will be returned to the merchant. The amount split is indicated on the standard chargeback reporting and in the Paymentech Online Chargeback Management Application.

### **Example:**

A sale transaction for USD\$100.00 is presented to the issuer. The issuer initiates a chargeback for the full amount. Only a portion – USD\$70 – of the chargeback meets the representment requirements. This amount will be sent back to the issuer by Chase Paymentech as a partial Representment. The balance that does not meet representment requirements – USD\$30 – is returned to the merchant as a partial Return to Merchant.

*VISA, MasterCard, and Discover allow the Acquirer only one representment*

---

# Query Result Screen Components

## Tier 1 Data – Functional Components

Queries run by either the IQA or MCA will result in Tier 1 data being displayed if there is data for the query selected.

Sequence Number	Account Number	Merchant Order Number	Method of Payment	Reason Code	Due Date	CB Amount (Presentment)	Curr	Company Number	TD/ ALT ID	Case Status Code	Case Status Change Date	Assigned To
<input type="checkbox"/> 214582057	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	VI	53	10/29/XXXX	103.90 (USD)	#####	#####	###	CB_RTM	09/26/XXXX	aname
<input type="checkbox"/> 214578891	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	VI	53	10/29/XXXX	79.90 (USD)	#####	#####	###	CB_RTM	09/26/XXXX	aname
<input type="checkbox"/> 214595579	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	MC	55	10/30/XXXX	3951.57 (USD)	#####	#####	###	CB_RTM	09/26/XXXX	aname
<input type="checkbox"/> 214799531	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	MC	08	11/05/XXXX	486.04 (USD)	#####	#####	###	CB_RTM	09/27/XXXX	aname
<input type="checkbox"/> 214798908	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	MC	08	11/05/XXXX	184.88 (USD)	#####	#####	###	CB_RTM	09/27/XXXX	aname
<input type="checkbox"/> 214793525	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	MC	35	11/05/XXXX	99.59 (USD)	#####	#####	###	CB_RTM	09/27/XXXX	aname
<input type="checkbox"/> 214798845	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	MC	08	11/05/XXXX	34.86 (USD)	#####	#####	###	CB_RTM	09/27/XXXX	aname
<input type="checkbox"/> 214794251	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	MC	08	11/05/XXXX	32.54 (USD)	#####	#####	###	CB_RTM	09/27/XXXX	aname

The functional and informational components on the Tier 1 data include the following:

Component	Description
<b>Query Name</b>	Name of the query run from the Run Query drop down menu
<b>Accept CB(s) button</b>	Used to accept selected Chargeback cases from the Tier 1 data level
<b>Clear All button</b>	Used to clear selections in the Run Query, Run Reports, Print Options and Assign Cases fields
<b>All</b> <input type="checkbox"/>	Use to select or de-select all cases listed in the query results

*All Case Information is available for two years and Document Information is available for six months from the last case status change date*

*Continued on next page*

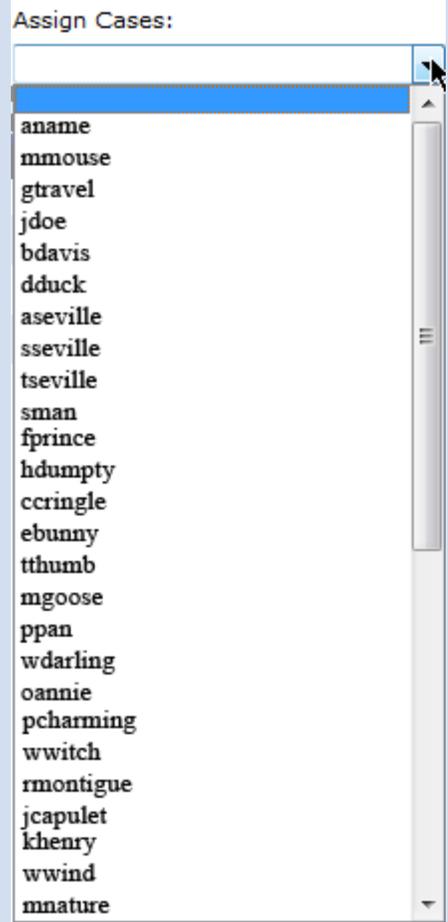
# Tier 1 Data – Functional Components, Continued

Component	Description
<p><b>Run Query dropdown</b></p>	<div data-bbox="488 300 894 982" style="border: 1px solid black; padding: 5px;"> <p>CB Query :</p> <p>▼</p> <p><b>Chargeback Queries</b></p> <ul style="list-style-type: none"> <li>Aging Detail</li> <li>CB Work Queue Query</li> <li>CBs Decided by Paymentech</li> <li>Chargeback Received Query</li> <li>Chargeback Search Query</li> <li>Chargebacks Pending Paymentech Decis</li> <li>Chargebacks to be Assigned</li> <li>Expired RTM CBs</li> </ul> <p><b>Customizable Chargeback Queries</b></p> <ul style="list-style-type: none"> <li>Aging Detail - Custom</li> <li>CB Received - Custom</li> <li>CB Work Queue Query - Custom</li> <li>CBs Decided by Paymentech - Custom</li> <li>Chargebacks Pending Paymentech Decis</li> <li>Chargebacks to be Assigned - Custom</li> <li>Expired RTM CBs - Custom</li> </ul> <p><b>Management Queries</b></p> <ul style="list-style-type: none"> <li>Work Tracker Search Query</li> </ul> <p><b>Rules Wizard CB</b></p> <ul style="list-style-type: none"> <li>Manage CB Auto Assign rules</li> </ul> </div> <p style="text-align: center;">Menu of available queries for an IQA</p> <div data-bbox="1013 863 1409 1451" style="border: 1px solid black; padding: 5px;"> <p>CB Query :</p> <p>▼</p> <p><b>Chargeback Queries</b></p> <ul style="list-style-type: none"> <li>Aging Detail</li> <li>CB Work Queue Query</li> <li>CBs Decided by Paymentech</li> <li>Chargeback Received Query</li> <li>Chargeback Search Query</li> <li>Chargebacks Pending Paymentech Decis</li> <li>Chargebacks to be Assigned</li> <li>Expired RTM CBs</li> </ul> <p><b>Customizable Chargeback Queries</b></p> <ul style="list-style-type: none"> <li>Aging Detail - Custom</li> <li>CB Received - Custom</li> <li>CB Work Queue Query - Custom</li> <li>CBs Decided by Paymentech - Custom</li> <li>Chargebacks Pending Paymentech Decis</li> <li>Chargebacks to be Assigned - Custom</li> <li>Expired RTM CBs - Custom</li> </ul> <p><b>Management Queries</b></p> <ul style="list-style-type: none"> <li>Work Tracker Search Query</li> </ul> </div> <p style="text-align: center;">Menu of available queries for an MCA</p>
<p><b>Print Options dropdown</b></p>	<div data-bbox="509 1482 743 1688" style="border: 1px solid black; padding: 5px;"> <p>Print Options:</p> <p>▼</p> <ul style="list-style-type: none"> <li>Case List</li> <li>Case Data Only</li> <li style="background-color: #e0e0e0;">Case &amp; Docs</li> </ul> </div> <p style="text-align: center;">Menu of available print options</p>

Continued on next page

## Tier 1 Data – Functional Components, Continued

Component	Description
<b>Assign Case(s) dropdown</b>	<p>Menu of User IDs for contacts assigned the MCA Role at your company.</p> <p>For example:</p>
<b>Total Items Found</b>	Total number of cases returned in the query



## Tier 1 Data – Informational Components

---

The column headings that appear on the query results screen are described below.

Sequence Number	Account Number	Merchant Order Number	Method of Payment	Reason Code	Due Date	CB Amount (Presentment)	Curr	Company Number	TD/ ALT ID	Case Status Code	Case Status Change Date	Assigned To
-----------------	----------------	-----------------------	-------------------	-------------	----------	-------------------------	------	----------------	------------	------------------	-------------------------	-------------

Column Name	Description
<b>Sequence #</b>	Unique identifying number assigned by Chase Paymentech to the chargeback. There may be more than one case associated with a chargeback, but only one sequence # associated with a case
<b>Account #</b>	Credit card number
<b>Merchant Order #</b>	Merchant-assigned identifier
<b>Due Date</b>	Date by which the merchant must respond if challenging the chargeback
<b>MOP</b>	Shows the Method Of Payment code for the original transaction
<b>Reason Code</b>	Code representing the reason for the chargeback
<b>CB Amount</b>	Amount of the chargeback
<b>Curr</b>	Currency type designator
<b>Company #</b>	Identification of the Company under which the transaction was processed
<b>TD# / Alt ID</b>	Transaction division number under which the transaction was processed or the Alternate ID used by some companies
<b>Case Status Code</b>	Current status of the case (See Appendix A)
<b>Case Status Change Date</b>	Date the current status was applied to the CB case
<b>Assigned To</b>	Merchant Chargeback Analyst (MCA) assigned to the CB case (may be blank). This column will show the MCA's Paymentech Online Login

## Tier 2 Data – Functional Components

The Tier 2 level or Case Information screen contains the following:

- Assign to, Print and Available Actions buttons
- Company information (CO, BU and TD name/ID number, Alternate ID #)

Case details (Sequence #, Case #, Issuer Message, if any, Due Date, Case Status Change Date and Case Status)

**→ Chargeback Management**

Case Information

Assign To:    Assigned To (Merchant):  
 Assigned To (Chase Paymentech):

Print:

Available Actions:

---

**Company:** ABC Company, Inc #123456    **BU:** Unit 1 #12345    **Transaction Division:** Division 1 #123123    **Alternate ID #:** 1212

**Sequence #:** #####    **Case #:** #####    **Issuer Msg:** Defective

**Due Date:** 10/29/XXXX    **Case Status Change Date:** 10/07/XXXX    **Case Status:** CB\_RTM - CB RTM

The following functionality is available:

<b>Assign To:</b>	Used by the IQA to assign cases to an MCA from the Case Information screen
<b>Print Options:</b>	Used by both IQAs and MCAs – select the appropriate option from the drop down menu to create a PDF version of the requested information and print using the PDF menu icon.
<b>Available Actions:</b>	Used by MCA – if you wish to respond to the CB from this screen, select the appropriate action from the pull down menu. This action will change the Status and update the Case Status Change Date. Only those actions allowed by your security access and those actions appropriate to the status code of the case will be displayed.

Choose...	When you want to...
<b>Accept</b>	Used by the IQA to assign cases to an MCA from the Case Information screen
<b>Challenge</b>	Used by both IQAs and MCAs – select the appropriate option from the drop down menu to create a PDF version of the requested information and print using the PDF menu icon.
<b>Submit Information</b>	Used by MCA – if you wish to respond to the CB from this screen, select the appropriate action from the pull down menu. This action will change the Status and update the Case Status Change Date. Only those actions allowed by your security access and those actions appropriate to the status code of the case will be displayed.

## Tier 2 Data – Informational Components

Details relating to the case appear below the header on the Case Information screen:

- Chargeback Info
- Original Transaction Info
- Authorization Info
- Related Transactions
- Event History

To view all the line items in the Chargeback Info, Original Transaction Info and Authorization Info sections, you may use the inside scroll bar.

The Chargeback Info, Original Transaction Info and Authorization Info all have a “More” link that when clicked will open a new window with additional detail. An example of the “More” information screen is displayed below:

Chargeback Info		Original Transaction Info	
CB Amount (Presentment)	125.57 (USD)	Original Transaction Amount	125.57 (USD)
Account #	XXXXXXXXXXXXXXXXXXXX	Account #	XXXXXXXXXXXXXXXXXXXX
Original Transaction Date	*	Original Transaction Date	10/15/XXXX*
Reason Code Description	08 -REQUESTED/REQUIRED AUTH NOT OBTAINED	Merchant Order #	#####
MOP	MasterCard	POS Entry Mode	#####
Acquirer's Reference #	#####	Acquirer's Reference #	#####
Merchant Reference #	#####	Merchant Reference #	#####
MCC Code	###	MCC Code	###
Sale/Refund (S/R)	S	Sale/Refund (S/R)	S
Card Association Usage Code	1	Terminal ID	
CB Cycle	1	Batch #	

**→ Chargeback Info**  
View the selected information below.

CB Amount (Presentment)	125.57 (USD)	Acquirer's Reference #	#####
CB Amount (Settlement)	125.57 (USD)	Merchant Reference #	#####
Reason Code Description	08 -REQUESTED/REQUIRED AUTH NOT OBTAINED	Case Sibling ID	
Account #	XXXXXXXXXXXXXXXXXXXX	Case Status Date	10/28/XXXX
Merchant Order #	#####	Endpoint Code	MCI
MOP	MasterCard	Issuer Docs Expected? (Y/N)	N
MCC	###	Association Case Number	
Initiated Date	10/28/XXXX	Card Association Usage Code	1
Sale/Refund (S/R)	S	Country Code	US
Case Status	CB Auto-RTM	Initial CB Amount (Presentment)	125.57 (USD)
Initial CB Amount (Settlement)	125.57 (USD)		

# Working Chargebacks – the IQA Role

## IQA Options

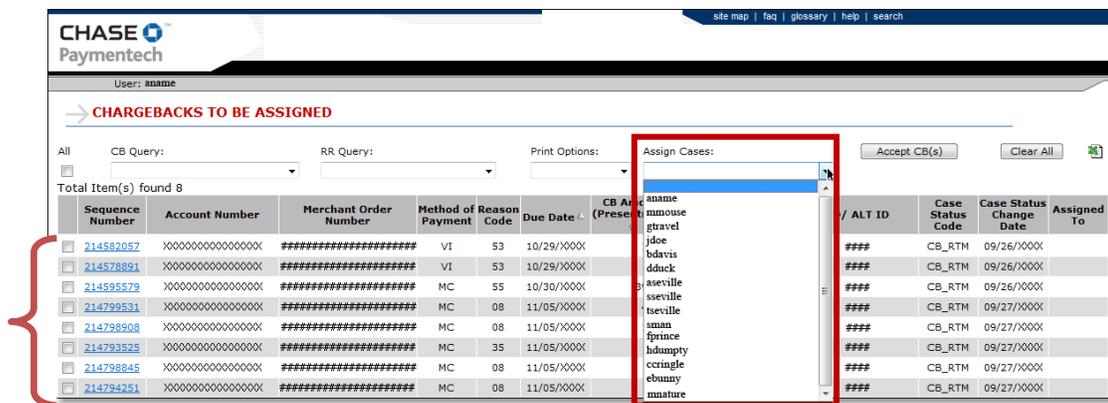
The IQA has the following options in the Chargeback Management application:

- Assigning cases to MCAs to be worked
- Creating rules for auto-accepting and auto-assigning cases
- Running Queries and Customized Queries

*If the IQA also has the MCA role assigned to them, they have all the MCA options available in addition to those listed above*

## Assigning Cases to an MCA

The IQA assigns cases to the MCA(s) from the **Chargebacks To Be Assigned** screen. Assigned cases will be removed from the Chargebacks To Be Assigned list and will show in the appropriate MCA's work queue.



Follow the steps below to assign CB cases to an MCA.

Step	Action
1	Run the Chargebacks To Be Assigned query or the Chargebacks To Be Assigned – Custom query
2	Select the case(s) to be assigned to an MCA by clicking on the box to the left of the case information <i>If all cases on the list are to be assigned to a single MCA, use the ALL checkbox.</i>
3	In the Assign Cases pull down menu, click on the User ID of the MCA to whom you are assigning the case(s)
4	A verification box displays allowing you to submit the case assignment or to cancel it if necessary



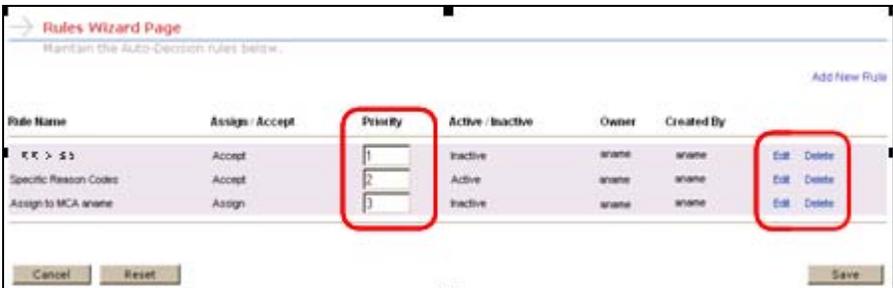
# Creating Auto- Decisioning Rules

The IQA is able to establish automatic rules for both accepting and assigning chargeback cases. This action will insure timely acceptance or distribution of the chargeback cases governed by the rules. To set-up rules, follow the steps below.

Step	Action												
1	<div data-bbox="337 457 792 531" style="border: 1px solid black; padding: 5px;"> <p><b>Rules Wizard CB</b> Manage CB Auto Assign rules</p> </div> <p>Select the List Auto Decision Rules option in the Rules Wizard category from the Run Query drop down menu</p> <p>The <b>Rules Wizard Page</b> will display</p> <div data-bbox="456 600 1360 867" style="border: 1px solid black; padding: 5px;"> <p>→ <b>Rules Wizard Page</b> Maintain the Auto-Decision rules below. <span style="float: right;"><a href="#">Add New Rule</a></span></p> <table border="1"> <thead> <tr> <th>Rule Name</th> <th>Assign / Accept</th> <th>Priority</th> <th>Active / Inactive</th> <th>Owner</th> <th>Created By</th> </tr> </thead> <tbody> <tr> <td colspan="6">No Auto-Decision Rules found for this user</td> </tr> </tbody> </table> <p style="text-align: center;"> <input type="button" value="Cancel"/> <input type="button" value="Reset"/> <input style="float: right;" type="button" value="Save"/> </p> </div>	Rule Name	Assign / Accept	Priority	Active / Inactive	Owner	Created By	No Auto-Decision Rules found for this user					
Rule Name	Assign / Accept	Priority	Active / Inactive	Owner	Created By								
No Auto-Decision Rules found for this user													
2	<p>To display the maintenance page, click on <b>Add New Rule</b></p> <div data-bbox="586 873 1487 1440" style="border: 1px solid black; padding: 5px;"> <p><b>CHASE Paymentech</b> <span style="float: right;">site map   faq   glossary   help   search</span></p> <p style="text-align: center;">CHARGEBACK MGMT   TRANSACTION HISTORY   REPORT CENTER   BANK INFO   RESOURCES</p> <p>User: pcarpenter</p> <p>→ <b>Rules Wizard Page</b> Maintain the Auto-Decision rules below.</p> <table border="1"> <thead> <tr> <th>Rule Name</th> <th>Assign / Accept</th> <th>Priority</th> <th>Active / Inactive</th> <th>Owner</th> <th>Created By</th> </tr> </thead> <tbody> <tr> <td colspan="6">No Auto-Decision Rules found for this user</td> </tr> </tbody> </table> <p><b>Criteria</b></p> <p>Rule Name: <input type="text"/></p> <p>Reason Code: <input type="text"/> = <input type="text"/> <input type="text"/></p> <p>CB Amount: <input type="text"/> between <input type="text"/> and <input type="text"/></p> <p>TD #: <input type="text"/> = <input type="text"/> <input type="text"/></p> <p>CO #: <input type="text"/> = <input type="text"/> <input type="text"/></p> <p>Rule is Currently: <input type="radio"/> Active <input checked="" type="radio"/> Inactive</p> <p><b>Action</b></p> <p><input type="radio"/> Accept <input checked="" type="radio"/> Assign</p> <p>Assigned To: <input type="text"/> <input type="text"/></p> <p style="text-align: center;"> <input type="button" value="Cancel"/> <input type="button" value="Reset"/> </p> </div>	Rule Name	Assign / Accept	Priority	Active / Inactive	Owner	Created By	No Auto-Decision Rules found for this user					
Rule Name	Assign / Accept	Priority	Active / Inactive	Owner	Created By								
No Auto-Decision Rules found for this user													

*Continued on next page*

## Creating Auto- Decisioning Rules, Continued

Step	Action
3	Complete the appropriate fields to establish the rule: <ul style="list-style-type: none"><li>• Rule Name (required)</li><li>• If the rule involves chargeback reason codes, select the codes from the drop down menu on the Reason Code line. The selected reason codes will populate the field to the left. Multiple reason codes may be selected</li><li>• If the rule involves an amount range, enter the beginning and ending value in the CB Amount fields</li><li>• If the rule involves one or more Transaction Division Numbers, select the number(s) from the drop down menu. The number(s) will populate the field to the left.</li><li>• If the person to whom cases are being auto-assigned has access rights for more than one company, select the appropriate company number(s) from the pull down menu. The field to the left will be populated with the selected number(s)</li></ul>
4	Select the <b>Active</b> radio button to activate the rule.
5	To apply the rule to <b>accepting</b> chargebacks, select the <b>Accept</b> radio button or To apply the rule to <b>assigning</b> chargebacks, select the <b>Assign</b> radio button and select the MCA's User ID from the drop down menu. The User ID will populate the field to the left
6	<p>Click on <b>Save</b> to save the rule which will be applied on the next calendar day. The saved rules will display on the Rules Wizard Page. Enter the run priority value for each rule.</p>  <p><i>The run priority of the established rules can be reset by entering the correct order number in the Priority fields and clicking Save. The Reset button will return the rules to the original priority.</i></p>

## Editing or Deleting a Rule

- To edit an established rule, click on **Edit** to bring up the maintenance page. Complete the changes to the appropriate fields and Save the changes
- To delete an established rule, click on **Delete**.

# Sample Rules

## For auto-assigning:

- All chargebacks between 0.00 and 99.99 to a specific MCA
- All chargebacks for division 99999 to a specific MCA

## For auto-accepting:

- All chargebacks with reason code XX
- All chargebacks between 0.00 and 25.00

When entering amounts, do not use any currency sign

# Accepting Chargebacks

If an IQA also has the MCA role assigned to them, the IQA can accept any or all of the cases listed on the Chargebacks To Be Assigned screen. Accepted chargeback cases will be removed from the Chargebacks To Be Assigned queue. Merchants often have an internal business process that allows them to accept certain cases without review based on such criteria as amount, reason code or status. Follow the steps below to accept a chargeback.

Step	Action
1	Select the case(s) to be accepted by clicking on the checkbox(es) on the left of the screen.

Sequence Number	Account Number	Merchant Order Number	Method of Payment	Reason Code	Due Date	CB Amount (Presentation)	Curr	Company Number	ID/ ALT ID	Case Status Code	Case Status Change Date	Assigned To
214792077	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	VI	53	10/29/0000	103.90 (USD)	#####	#####	####	CB_RTM	09/26/0000	
214792081	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	VI	53	10/29/0000	79.90 (USD)	#####	#####	####	CB_RTM	09/26/0000	
214792072	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	MC	55	10/30/0000	2951.57 (USD)	#####	#####	####	CB_RTM	09/26/0000	
214792031	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	MC	08	11/05/0000	486.04 (USD)	#####	#####	####	CB_RTM	09/27/0000	
214792098	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	MC	08	11/05/0000	184.88 (USD)	#####	#####	####	CB_RTM	09/27/0000	
214792125	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	MC	35	11/05/0000	99.59 (USD)	#####	#####	####	CB_RTM	09/27/0000	
214792043	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	MC	08	11/05/0000	34.86 (USD)	#####	#####	####	CB_RTM	09/27/0000	
214792051	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	MC	08	11/05/0000	32.54 (USD)	#####	#####	####	CB_RTM	09/27/0000	

| 2 | Click on the Accept CB(s) button |
| 3 | A verification box displays allowing you to submit the Accept CB(s) action or to cancel it if necessary. |

# Working Chargebacks – MCA Role

## MCA Options

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MCAs have the following options available in the Chargeback Management application:

- Accepting cases
- Challenging cases
- Submitting information upon request
- Running queries and customizable queries

## Accessing Detailed Chargeback Information

---

The Chargeback Work Queue Query is the default screen for an MCA. If there are assigned cases in the work queue, the tier 1 data will be displayed upon logon. Select the case to be worked by clicking on the sequence number.

After you have reviewed a case and then returned to the Tier 1 screen, the sequence numbers of the cases

	Sequence Number	Ac
<input type="checkbox"/>	<u>214582057</u>	XX
<input type="checkbox"/>	<u>214578891</u>	XX

you have looked at will have changed color to help you distinguish between cases you have and have not yet reviewed

Total Item(s) found 8

	Sequence Number	Ac
<input type="checkbox"/>	<u>214582057</u>	XX
<input type="checkbox"/>	<u>214578891</u>	XX

---

*Continued on next page*

# Accessing Detailed Chargeback Information, Continued

The Case Information screen will display detailed Tier 2 data.

Review the detailed information to aid in making a decision either to accept the chargeback or to challenge it.

To assist in the process, the

**Related Transactions** section provides links to the Paymentech Online Transaction History application for information on sales, refunds, authorizations, chargebacks and/or retrievals processed by the same company for the same account number.

The **Event History** section displays a reverse chronological record of what actions were taken on the selected chargeback. The paperclip icon under Supporting Documents links to any uploaded supporting documents available for the case being worked

**Chargeback Management**

Case Information

Assign To:  Assign This Case Assigned To (Merchant):   
Assigned To (Chase Paymentech):

Print:

Available Actions:

Company: ABC Company, Inc #123456 BU: Unit 1 #12345 Transaction Division: Division 1 #123123 Alternate ID #: 1212

Sequence #: ##### Case #: ##### Issuer Msg: Defective  
Due Date: 10/29/XXXX Case Status Change Date: 10/07/XXXX Case Status: CB\_RTM - CB RTM

Chargeback Info		More	Original Transaction Info		More
CB Amount (Presentment)	202.05 (USD)		Original Transaction Amount	202.05 (USD)	
Account #	XXXXXXXXXXXXXXXXXXXX		Account #	XXXXXXXXXXXXXXXXXXXX	
Original Transaction Date	*		Original Transaction Date	06/18/XXXX*	
Reason Code Description	53 -NOT AS DESCRIBED OR DEFECTIVE		Merchant Order #	#####	
MOP	VISA		POS Entry Mode	01	
Acquirer's Reference #	#####		Acquirer's Reference #	#####	
Merchant Reference #	#####		Merchant Reference #	#####	
MCC Code	###		MCC Code	###	
Sale/Refund (S/R)	S		Sale/Refund (S/R)	S	
Card Association Usage Code	1		Terminal ID		
CB Cycle	1		Batch #		

**Related Transactions**

Sales Refunds Authorizations Chargebacks Retrievals

Event History	User ID	Supporting Docs	Event Date
Case Status			
CB_RTM CB RTM	cbanalyst		10/07/XXXX
This chargeback is being returned to you.			
CB_IDR CB Issuer Docs Received	opstfp		09/23/XXXX

## Viewing Supporting Documents

To view the supporting documents for the chargeback case, click on a paperclip icon in the Event History section.

Event History	User ID	Supporting Docs	Event Date
Case Status			
CB_RTM CB RTM	cbanalyst		10/07/XXXX
This chargeback is being returned to you.			
CB_IDR CB Issuer Docs Received	opstfp		09/23/XXXX

The Supporting Documentation screen is displayed with links to any Issuer documents associated with the chargeback case as well as any documents uploaded by you during a Challenge or Submit Info action. Clicking on the paperclip icon in the Event History will open the Supporting Documentation screen.

Continued on next page

## Viewing Supporting Documents, Continued

**Issuer Documents:**  
No issuer documentation found

---

**Merchant Documents:**

Action	File Name	Date Created	Created By
	Sample_21.TIF	07/18/xxxx 13:43:25	SONORA
	downloadDoc2.tif	07/18/xxxx 13:43:26	SONORA
	Grass0.tif	07/18/xxxx 13:43:27	SONORA

To view a document, click on the icon in front of the File Name. The document will open in a separate browser window for viewing. To verify your

uploaded document(s) can be viewed and opened and contain the appropriate information, click on the icon in front of the file name. If the document cannot be viewed or opened or if it is the wrong document, check to make sure it is a format type accepted by Chase Paymentech.

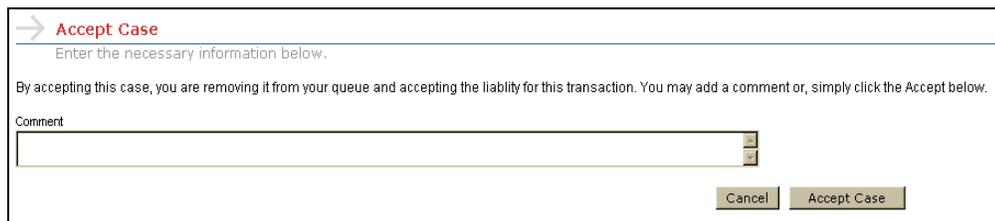
## Accepting a CB Case

To **Accept** a chargeback, select Accept Item from the Available Actions drop down menu.



Available Actions:

The Accept Case screen will be displayed. As indicated on the screen, acceptance of the case removes it from your work queue. Liability for the transaction is yours as a result of case acceptance. The details of the case will be retained and can be viewed by doing a search query on the account number, case ID or sequence number, among other parameters.



**Accept Case**  
Enter the necessary information below.

By accepting this case, you are removing it from your queue and accepting the liability for this transaction. You may add a comment or, simply click the Accept below.

Comment

Comments, if any, may be entered in the Comments field prior to selecting the **Accept Case** button. A **Cancel** button is available in the event it is needed.

*Comments entered in the Comment Section of the Decision Screen will not go to the Issuers. Only Chase Paymentech will be able to view these comments. All uploaded documents will go to the Issuer.*

*Comments are limited to 512 characters. If over the limit, a message will display. This indicates the comment must be shortened.*

*Cut and pasted comments will be truncated and a message will be displayed.*

Continued on next page

## Accepting a CB Case, Continued

A verification box displays allowing you to submit the Accept Case information or to cancel it if necessary.

Once submitted, the Tier 2 level data window is closed and the user is returned to the Tier 1 level screen.



## Challenging a CB Case



To **Challenge** a chargeback, you must be viewing the Tier 2 data Chargeback Information screen. Follow the steps below.

Step	Action
1	Scan the documentation, if necessary, that supports the challenge decision
2	<div style="display: flex; align-items: flex-start;"> <div style="flex: 1;"> </div> <div style="flex: 1; padding-left: 10px;"> <p>Select <b>Challenge Item</b> from the Available Actions drop down menu to access the Challenge Case screen</p> </div> </div>
3	<p>Add any comment(s) to support the challenge</p> <p><i><u>Comments entered in the Comment Section of the Decision Screen will not go to the Issuers. Only Chase Paymentech will be able to view these comments. All uploaded documents will go to the Issuer.</u></i></p> <p><i>Comments are limited to 512 characters. If over the limit, a message will display. This indicates the comment must be shortened.</i></p> <p><i>Cut and pasted comments will be truncated and a message will be displayed.</i></p>

*Continued on next page*

## Challenging a CB Case, Continued

Step	Action
4	<p>Use the Browse button to locate the document to be uploaded</p> <ul style="list-style-type: none"> <li>• <b><i>Do not upload any password protected documents as they cannot be opened or sent to the issuing bank</i></b></li> <li>• File names may only contain:               <ul style="list-style-type: none"> <li>○ Letters A through Z (uppercase and lowercase permitted)</li> <li>○ Numbers 0-9</li> <li>○ Dash (-)</li> <li>○ Underscore (_)</li> <li>○ Period (.)</li> <li>○ File name length of 220 Characters or less</li> <li>○ We recommend no space or special characters</li> </ul> </li> <li>• The ending of the file, which indicates the type of file format, should not be changed. It should remain as system generated, if you change this you run the risk that your document will not be sent back to the card holder.</li> <li>• Only the following file formats can be accepted:               <ul style="list-style-type: none"> <li>○ .bmp</li> <li>○ .docx</li> <li>○ .gif</li> <li>○ .htm &amp; .html</li> <li>○ .jpg &amp; .jpeg</li> <li>○ .pdf</li> <li>○ .png</li> <li>○ .tif &amp; .tiff</li> <li>○ .txt</li> <li>○ .xls</li> </ul> </li> <li>• Image files should be sent in black and white. Color files do not always transmit correctly, leaving images blurred and illegible. Illegible files can be declined by the card brands.</li> </ul> <p><b><i>The total file size of submitted documents per case for VISA Chargebacks MUST be less than 10 MB and 2MB for Discover. MasterCard has a maximum page limitation of 18 pages for Chargebacks and 4 pages for Retrieval Requests.</i></b></p>
5	Select Open to upload the document into the Chargeback Management application
6	<div data-bbox="337 1381 1211 1738" style="border: 1px solid black; padding: 5px;"> <p>→ <b>Challenge Case</b></p> <p>Enter the necessary information below.</p> <p>To submit this case to Chase Paymentech for possible representation, add a document, and/or a comment and then click submit. You must add either a document or a comment to challenge this case.</p> <p>Comment</p> <p>Attached are support documents to challenge the chargeback</p> <p>Upload Document: C:\Documents and Settings\jdavis\Desktop Browse... Cancel Submit Case</p> <p>Second Document: Browse...</p> </div> <div data-bbox="1230 1407 1471 1730" style="padding-left: 10px;"> <p>Continue to upload any additional documents.</p> <p>A maximum of 10 documents can be uploaded</p> </div>

Continued on next page

## Challenging a CB Case, Continued

Step	Action
7	Click on Submit Case
8	<p>A verification box displays allowing you to submit the challenged case or to cancel the action, if necessary</p> <p>Once the challenge is submitted, the Tier 2 level data window is closed and the user is returned to the Tier 1 level screen.</p>
9	Verify the uploaded document(s) can be viewed and opened and the information is appropriate



This action removes the case from the MCA's Work Queue and notifies the Chase Paymentech analyst of the challenge.

The challenge action and any merchant comments are added to the Event History for the case.

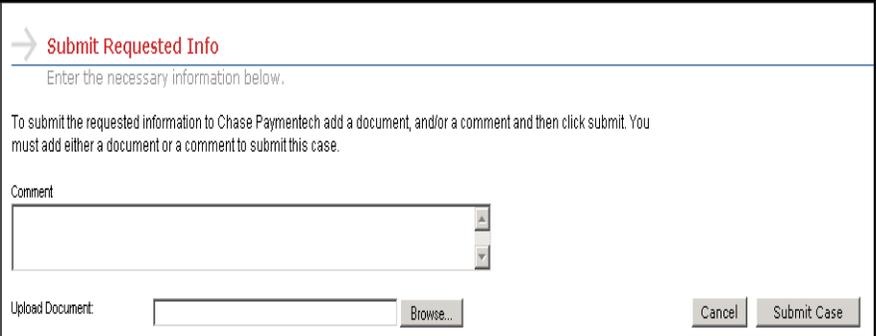
Event History			
Case Status	User ID	Supporting Docs	Event Date
CB_RTM CB RTM	cbanalyst		10/07/XXXX
This chargeback is being returned to you.			
CB_IDR CB Issuer Docs Received	opsftp		09/23/XXXX

# Responding to a Submit Info Request

---

On occasion, your Chase Paymentech chargeback analyst requires additional information before they can decision a chargeback case. These requests will appear in your work queue.

Follow the steps below to respond to a **Submit Info** request.

Step	Action
1	Gather the requested information
2	Scan any documents, if needed, for the response
3	On the Tier 2 Data screen, select Submit Info from the Available Actions pull down menu to display the Submit Requested Info screen
	
4	Add response comments
5	Use the Browse button to locate the document(s) to be uploaded, if applicable
6	Select Open to upload the document into the Chargeback Management application
7	Click on Submit Case
8	Verify the uploaded document can be opened and viewed and that it contains the correct information

Once the requested information is submitted, the Tier 2 level data window is closed and the user is returned to the Tier 1 level screen.

Uploaded documents, comments and the status code change will be indicated in the Event History section on the Tier 2 data screen.

# Chargeback Queries

## Query Menu

---

The Chargeback Management application provides you with a number of query options. Detail for the Chargeback Search and the Customizable Queries are found on the following pages.

### Chargeback Queries

Query	Description
<b>Aging Detail</b>	Listing of cases by due date including the number of days remaining to challenge
<b>CB Work Queue Query</b>	Log on default query. <b>For MCAs:</b> List of all chargeback cases that have been assigned to the MCA who has logged on
<b>CBs Decided on by Paymentech</b>	List of all chargeback cases on which Chase Paymentech has reached a decision
<b>Chargeback Search Query</b>	Search screen that allows you to search for cases based on set parameters, i.e. Reason Code, Status Code, MCA assigned to, Change Status Date, etc.
<b>Chargebacks Pending Paymentech Decision</b>	List of all chargebacks currently awaiting a decision by Chase Paymentech
<b>Chargebacks To Be Assigned</b>	List of all chargeback cases that were returned to the merchant that have not been accepted or assigned to an MCA
<b>Expired RTMs</b>	List of all returned to merchant chargeback cases with expired timeframes

### Customizable Chargeback Queries

Query	Description
<b>Aging Detail - Custom</b>	Custom queries allow the IQA or MCA to use 4 additional parameters when running any of the queries available to them. The additional criteria are: <ul style="list-style-type: none"> <li>• Reason Code(s)</li> <li>• CB Amount (Presentment) Range</li> <li>• Assigned to Merchant</li> <li>• Case Status Change date or range of dates</li> </ul>
<b>CB Work Queue Query - Custom</b>	
<b>CBs Decided on by Paymentech - Custom</b>	
<b>Chargeback Search Query - Custom</b>	
<b>Chargebacks Pending Paymentech Decision - Custom</b>	
<b>Chargebacks To Be Assigned - Custom</b>	
<b>Expired RTM CBs - Custom</b>	<b>Instructions on running a custom query are found on the following pages</b>

*Continued on next page*

## Query Menu, Continued

### Rules Wizard (Available to IQA Only)

Query	Description
List Auto Decision Rules	For IQAs, used to set up and maintain auto-accepting and auto-assigning rules

---

# Chargeback Search Queries

## Introduction

The **Chargeback Search** is used to perform a search for a particular chargeback transaction by date or amount or for a group of like transactions, such as all transactions within a date range or within an amount range or with a particular status code. There are three search options – **Search**, **Advanced Search** and **Customizable Search**.

## Chargeback Search Screen and Field Definitions

Field	Description
<b>Account #</b>	Credit card number. Input one or more, separated by commas
<b>Sequence #</b>	Sequence Number – unique number assigned by Chase Paymentech that identifies the transaction in Chase Paymentech’s internal system. Input one or more, separated by commas
<b>Merchant Order #</b>	Order number assigned by the merchant and submitted to Chase Paymentech with the original transaction record. Input one or more, separated by commas
<b>Assigned To (Merchant)</b>	Paymentech Online User ID of the Merchant CB Analyst. Input one or more, separated by commas. Selecting users from the dropdown will enter them into the criteria box for you
<b>Due Date (to/from)</b>	Date by which challenge to an item (if any) must be received by Chase Paymentech
<b>Case Status Change Date (to/from)</b>	Most recent date on which an action was taken that changed the Status Code on the chargeback case
<b>Case Status</b>	Predefined status for a chargeback case representing an action taken. A drop down menu is provided of all possible statuses. (See appendix A for a list of status codes and their descriptions). Input one or more, separated by commas. Selecting statuses from the dropdown will enter them into the criteria box for you

# Running a Search Query

Follow the steps below to run a Search Query.

Step	Action																																																				
1	<div data-bbox="360 369 873 634" style="border: 1px solid black; padding: 5px;"> <p><b>Chargeback Queries</b></p> <ul style="list-style-type: none"> <li>Aging Detail</li> <li>CB Work Queue Query</li> <li>CBs Decided by Paymentech</li> <li>Chargeback Search Query</li> <li>Chargebacks Pending Paymentech Decision</li> <li>Chargebacks to be Assigned</li> <li>Expired RTM CBs</li> </ul> </div> <div data-bbox="899 569 1453 663" style="margin-left: 20px;"> <p>Select the appropriate option from the Run Query drop down menu to display the Chargeback Search screen</p> </div> <div data-bbox="360 680 1263 1083" style="border: 1px solid black; padding: 10px; margin-top: 10px;"> <p>→ <b>Chargeback Search</b></p> <p>To conduct a search for chargeback cases, enter any of the following input criteria to filter your search and then click Search</p> <p style="text-align: right;">Advanced </p> <p>Account # <input type="text"/></p> <p>Sequence # <input type="text"/></p> <p>Merchant Order # <input type="text"/></p> <p>Assigned To: (Merchant) <input type="text"/> aname <input type="text"/></p> <p>Due Date between <input type="text"/> and <input type="text"/></p> <p>Case Status Change Date between <input type="text"/> 10/01/2008 and <input type="text"/> 10/31/2008</p> <p>Case Status <input type="text"/> CB_RTM <input type="text"/> CB_RTM:CB RTM</p> <p style="text-align: right;"><input type="button" value="Search"/> <input type="button" value="Clear All"/></p> </div> <p style="color: blue; font-weight: bold; margin-top: 10px;">The Clear All button allows you to clear information entered in the fields for the search</p>																																																				
2	Enter the information in one or more fields to help narrow and define your query results.																																																				
3	Click on Search																																																				
4	<div data-bbox="360 1247 537 1377" style="padding-right: 10px;"> <p>The query results will be displayed as Tier 1 data</p> </div> <div data-bbox="594 1247 1481 1491" style="border: 1px solid black; padding: 5px;"> <table border="1" style="width: 100%; border-collapse: collapse; font-size: small;"> <thead> <tr> <th>Sequence Number</th> <th>Account Number</th> <th>Merchant Order Number</th> <th>Method of Payment</th> <th>Reason Code</th> <th>Due Date</th> <th>CB Amount (Presentment)</th> <th>Curr</th> <th>Company Number</th> <th>TD/ ALT ID</th> <th>Case Status Code</th> <th>Case Status Change Date</th> <th>Assigned To</th> </tr> </thead> <tbody> <tr> <td>21452057</td> <td>XXXXXXXXXXXXXXXXXXXX</td> <td>XXXXXXXXXXXXXXXXXXXX</td> <td>VI</td> <td>53</td> <td>10/29/1000X</td> <td>103.90</td> <td>(USD)</td> <td>*****</td> <td>****</td> <td>CB_RTM</td> <td>09/24/1000X</td> <td></td> </tr> <tr> <td>21452891</td> <td>XXXXXXXXXXXXXXXXXXXX</td> <td>XXXXXXXXXXXXXXXXXXXX</td> <td>VI</td> <td>53</td> <td>10/29/1000X</td> <td>79.90</td> <td>(USD)</td> <td>*****</td> <td>****</td> <td>CB_RTM</td> <td>09/24/1000X</td> <td></td> </tr> <tr> <td>21452529</td> <td>XXXXXXXXXXXXXXXXXXXX</td> <td>XXXXXXXXXXXXXXXXXXXX</td> <td>HC</td> <td>55</td> <td>10/30/1000X</td> <td>3951.57</td> <td>(USD)</td> <td>*****</td> <td>****</td> <td>CB_RTM</td> <td>09/24/1000X</td> <td></td> </tr> </tbody> </table> </div>	Sequence Number	Account Number	Merchant Order Number	Method of Payment	Reason Code	Due Date	CB Amount (Presentment)	Curr	Company Number	TD/ ALT ID	Case Status Code	Case Status Change Date	Assigned To	21452057	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	VI	53	10/29/1000X	103.90	(USD)	*****	****	CB_RTM	09/24/1000X		21452891	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	VI	53	10/29/1000X	79.90	(USD)	*****	****	CB_RTM	09/24/1000X		21452529	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	HC	55	10/30/1000X	3951.57	(USD)	*****	****	CB_RTM	09/24/1000X	
Sequence Number	Account Number	Merchant Order Number	Method of Payment	Reason Code	Due Date	CB Amount (Presentment)	Curr	Company Number	TD/ ALT ID	Case Status Code	Case Status Change Date	Assigned To																																									
21452057	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	VI	53	10/29/1000X	103.90	(USD)	*****	****	CB_RTM	09/24/1000X																																										
21452891	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	VI	53	10/29/1000X	79.90	(USD)	*****	****	CB_RTM	09/24/1000X																																										
21452529	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX	HC	55	10/30/1000X	3951.57	(USD)	*****	****	CB_RTM	09/24/1000X																																										

# Advanced Search

The Advanced Search option provides many more parameters to use in narrowing your search.

## Accessing Advanced Search

From the Chargeback Search screen, click on the **Advanced** button

→ **Chargeback Search**  
To conduct a search for chargeback cases, enter any of the following input criteria to filter your search and then click Search

**Advanced** ⓘ

Account # = [ ]  
Sequence # = [ ]  
Merchant Order # = [ ]  
Assigned To: (Merchant) = [ ] aweidberg [ ]  
Due Date between [ ] and [ ]  
Case Status Change Date between [ ] and [ ]  
Case Status = [ ] [ ]

Search Clear All

The Chargeback Advanced Search screen will be displayed

Return to Search

Account # = [ ]  
Acquirer's Reference # (ARN) = [ ]  
Assigned To: (Merchant) = [ ] bheath [ ]  
Association Case # = [ ]  
Case # = [ ]  
CB Cycle = [ ]  
Company # = [ ]  
Due Date between [ ] and [ ]  
Initiated Date between [ ] and [ ]  
TD # = [ ]  
MOP = [ ] [ ]  
Merchant Order # = [ ]  
Merchant Reference # (MRN) = [ ]  
CB Amount (Presentment) between [ ] and [ ]  
Currency (Presentment) = [ ] [ ]  
Case Status = [ ] [ ]  
Case Status Change Date between [ ] and [ ]  
Sequence # = [ ]  
Reason Code = [ ] [ ]  
Ticket # = [ ]

Search Clear All

## Advanced Search Field Definitions

---

Field	Description
Account # *	Credit card number
Acquirer's Reference # (ARN) *	23-digit reference number assigned to the transaction by Chase Paymentech for Issuers and Acquirers to use in identifying the transaction
Assigned To (Merchant) *	Paymentech Online User ID of the Merchant CB Analyst. Select MCA User ID from drop down menu
Association Case # *	Case number assigned to this chargeback item by the card association. Examples are VISA and PayPal
Case # *	Number assigned to the chargeback in the CB Management system
CB Cycle	Values are 1 or 2
Company # *	Unique number assigned by Chase Paymentech to identify the merchant
Due Date	Date by which a response is due to Chase Paymentech. Use single date or a date range
Initiated Date	Date the chargeback was initiated by the Issuer. Enter a single date or date range
TD# *	Transaction Division number – unique number assigned by Chase Paymentech identifying the transaction division in which the original sale transaction was processed
MOP *	Method of Payment. Select one or more from the drop down menu
Merchant Order #	Unique identification number assigned to the original sale transaction by the merchant
Merchant Reference # (MRN) *	The rolling sequential identifier assigned by Chase Paymentech and embedded in the ARN
CB Amount (Presentment)	Amount of chargeback in Presentment currency. Enter a single amount or a range of amounts
Currency (Presentment) *	Currency Code of Presentment amount. Select one or more currency codes from the drop down menu
Case Status *	Current status of case. Select one or more from the drop down menu
Case Status Change Date	Date the status of the case changed due to activity. Enter a single date or date range
Sequence # *	Unique number assigned by Chase Paymentech to identify the chargeback in an internal system
Reason Code *	Card association code representing the reason for the chargeback
Ticket #	Unique field for the Airline Industry to search by Ticket #

*For all fields marked with an Asterisk (\*), you may enter one or more value, separated by commas*

# Running an Advanced Search

---

Follow the steps below to run an **Advanced Search Query**.

Step	Action
1	Enter the query criteria in the appropriate fields to help narrow and define your query results
<i>The Clear All button allows you to clear information entered in the fields for the search</i>	
2	Click on Search
3	View the query results as Tier 1 data

## Customizable Queries

---

When you run a Customizable Query, you can select additional criteria to further define the query and narrow down the results set displayed on the screen. The additional criteria are applied to whatever regular query you have chosen.

For example: if you select the *Chargeback Search Query – Custom* option, all of the parameters for the regular *Chargeback Search* query will be present. To these you can add any of the four additional criteria listed below.

The four additional fields on the Enter Filter Criteria screen are:

- **Reason Code** – select one or more reason codes from the drop down menu. The codes will populate the field to the left of the drop down list
- **CB Amount (Presentment)** – enter a range of amounts to search for
- **Assigned To Merchant** – select the User ID(s) for the MCA(s) desired from the drop down menu
- **Case Status Change Date** – enter the single date or a range of dates for which you want data returned in the query results

→ **Enter Filter Criteria**  
Please enter any additional filter criteria

Input any additional criteria you would like applied to the query you have selected, then click Submit.

Reason Code    in    [ ]    [ ]

CB Amount (Presentment)    between    [ ]    and    [ ]

Assigned To (Merchant)    in    [ ]    [ ]

Case Status Change Date    between    [ ]    and    [ ]

Clear All    Search

The query results will display the Tier 1 data for the chargeback cases selected based on the criteria entered. The **Clear All** button is used to clear data from the fields.

---



# Chargeback Work Tracker Queue

## Work Tracker

The Work Tracker Queue allows the user to input specific data to display chargebacks that have been worked on or responded to with a specific time period in the current day.

CB Query :

- Chargeback Queries**
  - Aging Detail
  - CB Work Queue Query
  - CBs Decided by Paymentech
  - Chargeback Received Query
  - Chargeback Search Query
  - Chargebacks Pending Paymentech Decis
  - Chargebacks to be Assigned
  - Expired RTM CBs
- Customizable Chargeback Queries**
  - Aging Detail - Custom
  - CB Received - Custom
  - CB Work Queue Query - Custom
  - CBs Decided by Paymentech - Custom
  - Chargebacks Pending Paymentech Decis
  - Chargebacks to be Assigned - Custom
  - Expired RTM CBs - Custom
- Management Queries**
  - Work Tracker Search Query
- Rules Wizard CB**
  - Manage CB Auto Assign rules

Input the criteria you would like applied to the query

**Work Tracker Search**  
Please enter any additional filter criteria

Input any additional criteria you would like applied to the query you have selected, the click Submit

**View Chargeback Cases**

User Name \*      =       

Decision Start \*      Date  Time 12:00:00 AM

Decision End \*      Date  Time 11:59:59 PM

Reason Code      =       

Action(s)      =       

Case Status      =   

\* indicates required field

Continued on next page

## Work Tracker, Continued

<b>User Name:</b>	The name of the person who Decided the case, not the person it is/was assigned to, multiple selections may be made. <b><i>This is a required field (MCA user names will auto-populate when they utilize this query, they will not have the drop down menu)</i></b>
<b>Decision Start:</b>	Start Date and time (if applicable) that the cases were decided. If no time is provided, a time of 12:00:00 am is assumed. <b><i>This is a required field</i></b>
<b>Decision End:</b>	Ending Date and time (if applicable) that cases were decided. If no time is provided, a time of 11:59:59 pm is assumed. <b><i>This is a required field</i></b>
<b>Reason Code:</b>	Standard list of reason codes
<b>Action(s):</b>	Either Accepted or Challenged
<b>Case Status:</b>	Write in the appropriate Case Status Code that you are searching for

→ **Work Tracker Search**

Please enter any additional filter criteria

Input any additional criteria you would like applied to the query you have selected, then click Submit.

**View Chargeback Cases**

User Name \*

Decision Start \* Date  Time 12:00:00 AM

Decision End \* Date  Time 11:59:59 PM

Reason Code

Action(s)

Case Status

\* indicates required field

When you have entered all of the information to narrow down your search, select the “Search” button.

*When doing a query, it is possible that a chargeback worked during the specified time period could change multiple times during the time period.*

*Example: When searching on a name, you can see that a name accepted a chargeback at 9 am even though mouse challenged it at 2 pm.*

# Search Results

From this query, you are able to review what was worked on and adjust as needed (as long as no actions have been taken by Chase Paymentech on the case), though you can work on cases from this query, it is not recommended. Only cases that have been worked on by an MCA will be selected to display in this query. The query will not track case assignment.

→ **Work Tracker Search Query**

All    CB Query:     RR Query:     Print Options:     Assign Cases:        

Total Item(s) found 3

Sequence Number	Account Number	Merchant Order Number	Method of Payment	Reason Code	Due Date ▲	CB Amount (Presentment)	Curr	Company Number	TD/ ALT ID	Case Status Code	Case Status Change Date	Assigned To
<a href="#">214582057</a>	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX	VI	53	10/29/XXXX	103.90	(USD)	XXXXX	###	CB_RTM	09/26/XXXX	
<a href="#">214578891</a>	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX	VI	53	10/29/XXXX	79.90	(USD)	XXXXX	###	CB_RTM	09/26/XXXX	
<a href="#">214595579</a>	XXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX	MC	55	10/30/XXXX	3951.57	(USD)	XXXXX	###	CB_RTM	09/26/XXXX	

*IQAs will have access to view all users when utilizing this feature. MCAs will have access to their own user name only.*

# Exception Processing

## Introduction

---

Alternate processes are available for recovering funds for the consumer, the issuer or the merchant outside of the normal chargeback processing arena. These alternatives may be used for valid situations when

- the time frames for chargeback initiation have expired
- the time frames for representment have expired
- a previous chargeback was represented and the issuer or cardholder continues to dispute the charge
- there is a violation of a MasterCard or VISA regulation for which no chargeback reason code exists

These alternate processes are grouped for purposes of discussion into the Exception Processing category. All exception processing is handled by senior level Chargeback Analysts at Chase Paymentech. Exception processing has no financial impact for the merchant until resolution is completed.

The exception processing discussed in this section includes

- Pre-Arbitration/Arbitration
- Collection
- Pre-Compliance

Settlements for all exception processes are designated by Reason Code 98 on Chase Paymentech reporting and in the Paymentech Online Chargeback Management application.

*These types of exceptions are handled outside of the Online Chargeback Management System, however are viewable for informational purposes only (Reason Code 98). If you come across this situation you should contact your Chargeback Analyst to discuss it further.*

## **Incoming Pre-Arbitration/ Arbitration – VISA & Discover**

---

Since VISA and Discover do not allow second chargebacks, any representment that is refused by the issuer is returned to Chase Paymentech as an incoming Pre-Arbitration or Arbitration (Pre-Arb/Arb) item.

A Senior Level Chargeback Analyst reviews the incoming Pre-Arb/Arb and determines if it must be accepted and returned to merchant. If returned, you are notified via a reason code 98 on the Chargeback Activity Detail (PDE-0017) Report or through the Online Chargeback Management Application.

If the item can be challenged, the analyst may request additional supporting documentation from you. Once this is received, the Senior Level analyst will review the documentation and, if it will resolve the dispute, submit it to the issuer.

If the issuer refuses the Pre-Arbitration response, they will initiate an Arbitration case. This avenue to funds recovery is used only when the issuer and Chase Paymentech, as an Acquirer, cannot mutually agree on resolution of a chargeback case. It is a final attempt to successfully dispute a chargeback. The card associations determine final liability – issuer or merchant. If the merchant is deemed liable, a 2<sup>nd</sup> chargeback with reason code 98 is sent to the merchant.

## **Outgoing Arbitration – Discover**

---

Arbitration may be requested when representment documentation or information that was previously unavailable can now be provided.

Timeframes: An arbitration case must be submitted and received by Discover Network within 45 calendar days from the close date of the dispute.

Discover Network will make a ruling based upon the regulations and all documentation received from both the merchant and the issuer. If the case is ruled in favor of the merchant, you will see a credit with a Reason Code 98 on the Chargeback Activity Detail (PDE-0017) Report and in the Online Chargeback Management Application. If the response is unfavorable, the chargeback will remain.

Outgoing Arbitration is only used if one or more of the following are true:

- credit has been issued to the cardholder
- the necessary documentation and history records are available to support the claim
- the monetary amount of the original sales transaction warrants the cost of arbitration, and
- in the estimation of Chase Paymentech, the case will be ruled in favor of the merchant

In an arbitration case, whoever is deemed responsible for the chargeback is also responsible for paying all the fees associated with the case.

## **Outgoing Pre-Arbitration / Arbitration – MasterCard**

---

When Chase Paymentech receives a MasterCard second chargeback, a Chargeback Analyst reviews the item and determines if it can be challenged or if it must be accepted and returned to the merchant. If the item is challenged, Chase Paymentech sends an out-going good faith attempt (Pre-Arb) to resolve the chargeback within 30 days from the chargeback initiated date.

If an issuer does not accept the Pre-Arbitration request or if they do not respond within the allotted time frame, Chase Paymentech may submit the item to Arbitration if it is felt that the case can be decided in favor of the merchant.

If the case is ruled in favor of the merchant, you will see a credit with a Reason Code 98 on the Chargeback Activity Detail (PDE-0017) Report and in the Online Chargeback Management Application. If the response is unfavorable, the chargeback will remain.

Outgoing Pre-Arbitration/Arbitration is only used if one or more of the following are true:

- credit has been issued to the cardholder
- the necessary documentation and history records are available to support the claim
- the monetary amount of the original sales transaction warrants the cost of arbitration, and
- in the estimation of Chase Paymentech, the case will be ruled in favor of the merchant

In an arbitration case, whoever is deemed responsible for the chargeback is also responsible for paying all the fees associated with the case.

## **Incoming Collection**

---

An incoming collection item in the form of a Good Faith case is generated by an issuer when they have failed to meet the timeframes for initiating a chargeback. The issuer is asking for the merchant's review and response.

For VISA and MasterCard to qualify for incoming collection, the chargeback must be over the USD50.00 minimum and be less than 1 year old.

Discover has no limits on amount or age of transaction

## Outgoing Collection – VISA & MasterCard

---

In the outgoing collection process, Chase Paymentech sends a Good Faith case to the issuer when time frames for representment have been exceeded.

The issuer is asked to review and respond. The chargeback must be over the USD50.00 minimum and be less than 1 year old.

A favorable response from the issuer will be indicated by a credit with a Reason Code 98 on the Chargeback Activity Detail (PDE-0017) Report or in the Online Chargeback Management Application. If the response is unfavorable, the chargeback will remain.

*Each issuer sets its own minimum amounts and time frames. Some issuers will not review any collection case that is under \$100 or are older than 6 months.*

## Pre-Compliance – Incoming and Outgoing – VISA and MasterCard

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A pre-compliance case is generated when there has been a violation of a card association rule or regulation for which there is no established reason code. The cases can be initiated by either the issuer or Chase Paymentech and are usually for technical reasons.

When an incoming pre-compliance case is received, Chase Paymentech may notify the merchant and fax a form with details about the case. The merchant has 14 days from the initiated date to provide a rebuttal (if they wish to dispute the pre-compliance case) or to issue a credit (thus avoiding a chargeback). Not all pre-compliance cases require a notification to the merchant. If the case is due to a technical reason such as no valid authorization, the analyst at Chase Paymentech will make the decision to accept or deny it.

If an incoming pre-compliance case is accepted, the merchant will receive a debit for a Reason Code 98 on the Chargeback Activity Detail (PDE-0017) Report or in the Online Chargeback Management Application.

Outgoing pre-compliance is used when a merchant requests recourse due to a credit being issued AND the chargeback is beyond the time frames allowed for representment. If an outgoing pre-compliance case is accepted by the issuer, the merchant will receive a credit for a reason code 98.

# Chargeback Analysis Reporting

## Introduction

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Chase Paymentech provides the following analysis reports to assist you in managing your chargebacks:

### **PDE-0017 – Chargeback Activity – Monthly version**

This report summarizes the count and amount of chargebacks in the following categories Received, Represented, Returned to Merchant, Recourse and Ending Inventory for the month sorted by Card Type and Reason Code. When viewed monthly, this report may indicate trends in your chargeback activity that should be investigated. For example, a sharp rise in Credit Not Processed chargeback reason codes should alert you to review your refund procedures to insure employees are adhering to your policies.

### **PDE-0039 – Chargebacks Won/Lost Summary**

This report displays the Win/Lost Success % by comparing the numbers of Chargebacks Auto-Represented, Represented by PTI, and those Represented due to recourse to the total number of Chargebacks received during the report period. The total represented success percentages are adjusted for 2<sup>nd</sup> chargebacks and incoming Pre-Arbs to determine the total success percentage. The data is sorted by reason code for each Method of Payment (MOP) and totaled for all reason codes for all MOPs to give a Grand total for the chargebacks initiated during the date range indicated in the Initiated CB Date Range field in the report header.

The report analyzes data from three months before the current date.

## JCB Retrieval and Chargeback Processing

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The processing of JCB chargebacks is handled the same as Discover chargebacks. Refer to the pages that describe Discover Chargeback Processing.

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# Bill Me Later (BML) Chargeback Processing

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The processing of Bill Me Later chargebacks is similar to that for MasterCard chargebacks. This section provides information about BML Chargeback Processing, and describes the impact to the reports. A list of BML Chargeback Reason Codes is provided in the **Chargeback Reason Codes Manual** available on the Paymentech Online Resources Tab/User Manuals.

## Time Frames:

Below is a discussion of the timeframes allowed for the processing cycles for BML chargebacks.

### 1st Chargebacks

Bill Me Later usually has 120 calendar days to initiate chargebacks with some exceptions:

- Merchant Credit Not Processed (AI) – may be extended up to a year if customer returned merchandise or cancelled the service and no credit has been given
- Date of Discovery – BML may initiate a chargeback for any reason code within 60 days of a customer reporting a problem to Bill Me Later customer service

### Representments

Merchants have 39 days to request recourse from Chase Paymentech under the following circumstances:

- Additional information can be provided to remedy the chargeback
- The documentation required from the issuer to support the chargeback was not received or was incomplete
- The chargeback was invalid
- The transaction reference number and/or the cardholder's account number was invalid
- The chargeback was misrouted (sent to Chase Paymentech in error)

### 2<sup>nd</sup> Chargebacks

Bill Me Later may submit a 2<sup>nd</sup> chargeback to Chase Paymentech within 45 calendar days of the representment date under the following circumstances:

- It was incorrect or did not remedy the 1<sup>st</sup> chargeback
  - The documentation required from Chase Paymentech (merchant) was not received or was incomplete
  - Documentation missing from the 1<sup>st</sup> chargeback can be provided
  - A different chargeback reason code, not apparent when the item was first charged back, is now apparent
  - The transaction reference number and/or the cardholder's account number was invalid or was not the same as the original and can be correctly provided
-

# PayPal Chargeback Processing

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The processing of PayPal chargebacks is somewhat different from other methods already documented for other card types. A list of Chargeback Reason Codes is located in the ***Chargeback Reason Codes Manual*** available on the Paymentech Online Resources Tab/User Manuals.

## Time Frames

Below is a discussion of the time frames allowed for the processing of PayPal chargebacks.

### 1<sup>st</sup> Chargebacks

#### Merchants have 10 days for representing a Paypal Chargeback

PayPal follows the same time frames as VISA and MasterCard if the consumer is having their credit card debited by PayPal for the transaction.

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# Appendix A

## Case Status Codes

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Retrieval Requests	
Case Status Code	Description
RR_REC	Retrieval Received
RR_DIS	Retrieval Disregarded
RR_FFR	Retrieval Fulfill Requested
RR_FFL	Retrieval Fulfilled
RR_AFL	Retrieval Auto-Fulfilled
RR_EXP	Retrieval Expired
RR_DEC	Retrieval Decline

1st Chargebacks	
Case Status Code	Description
CB_ACC	CB Accepted
CB_ADR	CB Accepted Docs Received
CB_ARP	CB Auto Represent
CB_ART	CB Auto RTM
CB_CDR	CB Challenged Issuer Docs Received
CB_CLG	CB Challenged
CB_DOC	CB Doc Received Awaiting CB
CB_DRE	CB Recourse Denied RTM Expired
CB_EIN	CB RTM Expired Info Needed
CB_EIS	CB RTM Expired Info Submitted
CB_ERR	CB RTM Expired Recourse Requested
CB_ESC	CB Escalated for Exception Processing
CB_EXP	CB Expired
CB_IDR	CB Issuer Docs Received
CB_INF	CB Received Info Needed
CB_INS	CB Received Info Submitted
CB_IRD	CB Info Request – Issuer Docs Received
CB_IRS	CB Info Submitted – Issuer Docs Received
CB_RAC	CB RTM Accepted
CB_RAD	CB Received Awaiting Docs
CB_RCD	CB Recourse Denied

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*Continued on next page*

## Case Status Codes, Continued

1st Chargebacks	
Case Status Code	Description
CB_RCR	CB RTM Recourse Requested
CB_REC	CB Received
CB_REP	CB Represented
CB_REPREQ	CB Representation Requested (Discover only)
CB_RPR	CB Represented Result of Recourse
CB_RPRREQ	CB Representation Result of Recourse Requested (Discover only)
CB_RRN	CB RTM Recourse Info Needed
CB_RRS	CB RTM Recourse Info Submitted
CB_RTM	CB Return to Merchant

2nd Chargebacks	
Case Status Code	Description
2C_ACC	2 <sup>nd</sup> CB Accepted
2C_CDR	2 <sup>nd</sup> CB Challenged Issuer Docs Received
2C_CLG	2 <sup>nd</sup> CB Challenged
2C_DOC	2 <sup>nd</sup> CB Docs Received Awaiting CB
2C_DRE	2 <sup>nd</sup> CB Recourse Denied Expired
2C_EIN	2 <sup>nd</sup> CB Recourse Info Needed Expired
2C_EIS	2 <sup>nd</sup> CB Recourse Info Submitted Expired
2C_ERR	2 <sup>nd</sup> CB Expired Recourse Requested
2C_ESC	2 <sup>nd</sup> CB Escalated for Exception Processing
2C_EXP	2 <sup>nd</sup> CB Expired
2C_IDR	2 <sup>nd</sup> CB Issuer Docs Received
2C_INF	2 <sup>nd</sup> CB Docs Received Info Needed
2C_INS	2 <sup>nd</sup> CB Docs Received Info Submitted
2C_RAC	2 <sup>nd</sup> CB RTM Accepted
2C_RCD	2 <sup>nd</sup> CB Recourse Denied
2C_REC	2 <sup>nd</sup> CB Received
2C_REP	2 <sup>nd</sup> CB Represented (only allowed for Diner's MOP)
2C_RRI	2 <sup>nd</sup> CB RTM Recourse Info Needed
2C_RRN	2 <sup>nd</sup> CB Recourse Received Notification
2C_RRR	2 <sup>nd</sup> CB RTM Recourse Requested
2C_RRS	2 <sup>nd</sup> CB RTM Recourse Info Submitted
2C_RTM	2 <sup>nd</sup> CB Return to Merchant

## Appendix B

### Reporting Overview

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Chase Paymentech provides a number of reports to help you manage your chargebacks. Samples, descriptions of use and field definitions of the following reports are included in this Appendix:

- Retrievals Received (PDE-0021)
- Retrieval Activity (PDE-0029)
- Chargeback Won/Lost Summary (PDE-0039)
- Chargeback User Efficiency (PDE-0040)
- Chargeback Management Aging (PDE-0041)
- Chargeback Work Queue Summary (PDE-0042)
- Chargeback Won/Lost Summary by User (PDE-0043)

### Retrievals Received (PDE-0021) – Description & Use

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This report can be generated for merchants who wish to be notified of all retrieval activity. Merchants can use the information on this report to proactively contact the cardholder to answer questions on the sale transaction. Some merchants use the information to flag accounts for potential chargeback activity.

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# Retrievals Received (PDE-0021) – Report Sample

				Page 1 of 7 Rpt Gen: 8/20/2008 07:05:33 am ET			
				4 Northeastern Boulevard, Salem, NH 03079-1952 Tel (603) 896-8333. Email: Merchant_Services@Paymentech.com			
<b>Retrieval Received (PDE-0021)</b> <b>ABC Company, Inc. - CO # 123456</b>							
<b>Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars</b> <b>Reporting Period: From 08/19/2008 through 08/19/2008</b>							
Sequence #	TD #	Merchant Order #	Account #	Original Sale Date	Retrieval Reason Code	Retrieval Received Date	Retrieval Amount
000000001	1111	10000001	400000000000000001	07/09/08	33	08/19/08	65.40
000000002	1111	10000002	400000000000000002	07/14/08	33	08/19/08	259.42
000000003	1111	10000003	400000000000000004	07/08/08	33	08/19/08	215.82
000000004	2222	10000004	400000000000000003	08/14/08	33	08/19/08	339.41
000000005	3333	10000005	500000000000000001	06/08/08	41	08/19/08	115.27
<b>Totals:</b>						<b>5</b>	<b>995.32</b>

## Retrievals Received (PDE-0021) – Field Definitions

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Field	Definition
<b>Sequence #</b>	Number assigned by Chase Paymentech to the retrieval request
<b>TD #</b>	Transaction Division number
<b>Merchant Order #</b>	Order number assigned by the merchant and submitted to Chase Paymentech with the original sale transaction
<b>Account #</b>	Credit card number associated with the retrieval request
<b>Original Sale Date</b>	The date that the original sale transaction occurred
<b><a href="#">Retrieval Reason Code</a></b>	3-digit code indicating the reason for the retrieval request. A hyperlink to a HELP guide defining all Reason Codes
<b>Retrieval Received Date</b>	Date that the Retrieval Request was received by Chase Paymentech
<b>Retrieval Amount</b>	Amount of the transaction

---

# Retrieval Activity (PDE-0029) – Description & Use

This report is available for all merchants processing retail or Discover transactions. It gives prompt notification of retrievals that require a response to Chase Paymentech. Non- or late fulfillment of the retrieval request may result in a chargeback that cannot be represented. The report provides a list of outstanding requests that have yet to be worked. These remain on the report for 21 days.

# Retrieval Activity (PDE-0029) – Report Sample

 <span style="float: right;">Page 2 of 70 Rpt Gen: 8/20/2008 07:01:33 am ET</span>													
4 Northeastern Boulevard, Salem, NH 03079-1952 Tel (603) 896-8333. Email: Merchant_Services@Chasepaymentech.com													
<b>Retrieval Activity (PDE-0029)</b> ABC Company, LLC - CO# 123456													
Currency Pair: Presentation: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars Reporting Period: From 08/19/2008 through 08/19/2008													
Retrieval Requests Received													
Sequence#	TD #	Merchant Order #	MOP	Account #	Auth Date	Auth Code	Original Transaction Date	Retrieval Reason Code	Retrieval Rcv Date	Response Due Date	Retrieval Amount	Terminal #	Batch #
00000006	###	60000000	VI	400000000000000006	07/08/08	00006F	07/09/08	33	08/19/08	09/09/08	65.40		
00000007	###	70000000	VI	400000000000000007	07/13/08	00007G	07/14/08	33	08/19/08	09/09/08	259.42		
00000008	###	80000000	VI	400000000000000008	07/07/08	00008H	07/08/08	33	08/19/08	09/09/08	215.82		
00000009	###	90000000	VI	400000000000000009	08/13/08	00009I	08/14/08	33	08/19/08	09/09/08	339.41		
00000010	###	11000000	MC	500000000000000001	06/07/08	00010J	06/08/08	41	08/19/08	09/09/08	115.27		
<b>Totals:</b>										<b>5</b>	<b>995.32</b>		
Retrieval Requests Outstanding													
Sequence#	TD #	Merchant Order #	MOP	Account #	Auth Date	Auth Code	Original Transaction Date	Retrieval Reason Code	Retrieval Rcv Date	Response Due Date	Retrieval Amount	Terminal #	Batch #
00000001	###	10000000	VI	400000000000000001	05/21/08	00001A	05/22/08	28	07/30/08	08/20/08	235.88		
00000002	###	20000000	VI	400000000000000002	07/19/08	00002B	07/20/08	33	07/30/08	08/20/08	274.15		
00000003	###	30000000	VI	400000000000000003	06/03/08	00003C	06/04/08	28	07/30/08	08/20/08	72.97		
00000004	###	40000000	VI	400000000000000004	07/11/08	00004D	07/12/08	33	07/30/08	08/20/08	100.00		
00000005	###	50000000	VI	400000000000000005	07/11/08	00005E	07/12/08	33	07/30/08	08/20/08	100.00		

## Retrievals Received (PDE-0021) – Field Definitions

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Field	Definition
<b>Retrieval Requests Received</b>	This section lists all retrieval requests that were received in the reporting period
<b>Retrieval Requests Outstanding</b>	This section lists all retrieval requests that have not yet been decided that are not yet 21 days old. Items will come off of report once a response has been received or 21 days have passed.
<b>Sequence #</b>	Number assigned by Chase Paymentech to the retrieval request
<b>TD#</b>	Transaction Division number
<b>Merchant Order #</b>	Order number assigned by the merchant and submitted to Chase Paymentech with the original sale transaction
<b>MOP</b>	Method of Payment
<b>Account #</b>	Credit card number associated with the retrieval request
<b>Auth Date</b>	Date the original auth was issued
<b>Auth Code</b>	The code on the original auth
<b>Original Transaction Date</b>	The date that the original sale transaction occurred
<b><a href="#">Retrieval Reason Code</a></b>	3-digit code indicating the reason for the retrieval request. A hyperlink to a HELP guide defining all Reason Codes
<b>Retrieval Rcv Date</b>	Date that the Retrieval Request was received by Chase Paymentech
<b>Response Due Date</b>	Date that a response is due by in order to respond to the issuing bank
<b>Retrieval Amount</b>	Amount of the transaction
<b>Terminal #</b>	If Retail, this field will show the terminal # the original transaction occurred at
<b>Batch #</b>	If Retail, this field will show the batch number the transaction was submitted under.

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# Chargebacks Won/Lost Summary (PDE-0039) – Description & Use

This monthly report displays the Win/Loss Success % by comparing the numbers of Chargebacks Auto-Represented, Represented by PTI, and those Represented due to Recourse to the total number of Chargebacks received during the report period. The total represented success percentages are adjusted for 2<sup>nd</sup> chargebacks and incoming pre-arbs to determine the total success percentage. The data is sorted by reason code for each MOP and totaled for all reason codes for all MOPs to give a Grand Total for the chargebacks initiated during the date range indicated in the Initiated CB Date Range field in the report header. The report uses data from 3 months prior to the report generation date allowing ample time for 2<sup>nd</sup> chargebacks and Pre-Arbs to be received.

# Chargebacks Won/Lost Summary (PDE-0039) – Report Sample

CHASE Paymentech		4 Northeastern Boulevard, Salem, NH 03079-1952 Tel (603) 898-8333, Email: Merchant_Sentices@chasepaymentech.com		Page 1 of 1 Rpt Gen: 9/13/2007 09:34:39 am ET										
Chargebacks Won/Lost Summary (PDE-0039)														
ABC Corporation, Inc - CO# 123456														
Currency Pair: Presentation: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars														
Reporting Period: From 05/01/2007 through 05/31/2007														
* Total Success % = (Total representations - Incoming 2nd CBs or Pre-Arbs)/Total CBs Received														
<b>MOP: VISA</b>														
Reason Code	Count	Received Amount	Auto-Represented Count	Auto-Represented Amount	Represented by PTI Count	Represented by PTI Amount	Represented due to Recourse Count	Represented due to Recourse Amount	Auto-Rep / Total CBS Success %	PTI-Rep / Total CBS Success %	Recourse / Total CBS Success %	Incoming 2nd CBs / Pre-Arbs Count	Incoming 2nd CBs / Pre-Arbs Amount	*Total Success %
30 SERVICES NOT RENDERED/MDSE NOT RECVD	2	1,592.44	0	0	1	715.66	0	0	0.00%	50.00%	0.00%	0	0	50.00%
53 NOT AS DESCRIBED OR DEFECTIVE	1	1,578.29	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%
60 REQUESTED ITEM ILLEGIBLE OR INVALID	1	67.41	0	0	0	0	1	67.41	0.00%	0.00%	100.00%	0	0	100.00%
71 DECLINED AUTHORIZATION	85	22,259.76	0	0	3	1,757.13	0	0	0.00%	3.53%	0.00%	8	1,080.79	-5.88%
72 REQUESTED/REQUIRED AUTH NOT OBTAINED	40	7,415.22	0	0	1	39.94	0	0	0.00%	2.50%	0.00%	0	0	2.50%
75 CARDHOLDER DOES NOT RECOGNIZE TRANS	7	1,252.27	0	0	0	0	2	924.47	0.00%	0.00%	28.57%	1	89.00	14.29%
76 INCORRECT TRANS/OR CURRENCY CODE	2	635.74	0	0	0	0	2	635.74	0.00%	0.00%	100.00%	0	0	100.00%
77 NON-MATCHING ACCOUNT NUMBER	54	2,607.88	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%
80 INCORRECT TRANS AMOUNT OR ACCT NUMBER	1	101.42	0	0	0	0	1	101.42	0.00%	0.00%	100.00%	0	0	100.00%
81 FRAUDULENT TRANS-CARD PRESENT	3	1,023.16	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%
82 DUPLICATE PROCESSING	12	6,626.17	0	0	3	611.56	7	2,284.57	0.00%	25.00%	58.33%	0	0	83.33%
83 FRAUD TRANS-NO CARDHOLDR AUTHORIZATION	22	11,199.55	0	0	0	0	1	145.55	0.00%	0.00%	4.55%	1	45.36	0.00%
85 CREDIT NOT PROCESSED	10	1,633.34	0	0	0	0	4	686.59	0.00%	0.00%	40.00%	0	0	40.00%
VISA Totals	240	57,992.65	0	0	8	3,124.29	18	4,845.95	0.00%	3.33%	7.50%	10	1,215.15	6.67%
<b>MOP: MasterCard</b>														
Reason Code	Count	Received Amount	Auto-Represented Count	Auto-Represented Amount	Represented by PTI Count	Represented by PTI Amount	Represented due to Recourse Count	Represented due to Recourse Amount	Auto-Rep / Total CBS Success %	PTI-Rep / Total CBS Success %	Recourse / Total CBS Success %	Incoming 2nd CBs / Pre-Arbs Count	Incoming 2nd CBs / Pre-Arbs Amount	*Total Success %
07 ACCOUNT NUMBER ON WARNING BULLETIN	1	76.51	1	76.51	0	0	0	0	100.00%	0.00%	0.00%	0	0	100.00%
08 REQUESTED/REQUIRED AUTH NOT OBTAINED	255	97,429.54	17	2,395.72	51	32,295.51	0	0	6.67%	20.00%	0.00%	4	3,325.39	25.10%
12 NON-MATCHING ACCOUNT NUMBER	17	765.02	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%
34 DUPLICATE PROCESSING	6	1,101.16	0	0	1	131.46	4	613.17	0.00%	16.67%	66.67%	0	0	83.33%
35 CARD NOT VALID OR EXPIRED	1	75.08	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%
37 FRAUD TRANS-NO CARDHOLDR AUTHORIZATION	51	34,203.38	0	0	1	450.00	22	14,314.12	0.00%	1.96%	43.14%	7	5,704.20	31.37%
53 NOT AS DESCRIBED OR DEFECTIVE	1	4,368.00	0	0	1	4,368.00	0	0	0.00%	100.00%	0.00%	0	0	100.00%
55 NON-RECEIPT OF MERCHANDISE	5	6,727.18	0	0	0	0	1	2,832.33	0.00%	0.00%	20.00%	0	0	20.00%
59 SERVICES NOT RENDERED	2	1,648.22	0	0	0	0	1	448.22	0.00%	0.00%	50.00%	0	0	50.00%
60 CREDIT NOT PROCESSED	3	674.18	0	0	1	57.51	2	616.67	0.00%	33.33%	66.67%	2	616.67	33.33%
63 CARDHOLDER DOES NOT RECOGNIZE TRANS	2	157.93	0	0	0	0	1	34.10	0.00%	0.00%	50.00%	0	0	50.00%
RV CHARGEBACK REVERSAL	1	(66.29)	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%
MasterCard Totals	345	147,159.91	18	2,472.23	55	37,302.48	31	18,858.61	5.22%	15.94%	8.99%	13	9,646.26	26.38%
<b>ALL MOPS</b>														
Reason Code	Count	Received Amount	Auto-Represented Count	Auto-Represented Amount	Represented by PTI Count	Represented by PTI Amount	Represented due to Recourse Count	Represented due to Recourse Amount	Auto-Rep / Total CBS Success %	PTI-Rep / Total CBS Success %	Recourse / Total CBS Success %	Incoming 2nd CBs / Pre-Arbs Count	Incoming 2nd CBs / Pre-Arbs Amount	*Total Success %
Grand Total	585	205,152.56	18	2,472.23	63	40,426.77	49	23,704.56	3.08%	10.77%	8.38%	23	10,861.41	18.29%

## Chargebacks Won/Lost Summary (PDE-0039) – Field Definitions

Field	Definition
<b>MOP</b>	Method of Payment (VISA, MasterCard, JCB, Diner's and other Settled MOPs)
<b>Reason Code</b>	Listing by MOP of the reason codes and their descriptions associated with the chargebacks received during the reporting date range
<b>Received – Count and Amount</b>	Count and amount of chargebacks received during the reporting period
<b>Auto-Represented Count and Amount</b>	Count and amount of chargebacks auto-represented by Chase Paymentech during the reporting period
<b>Represented by PTI Count and Amount</b>	Count and amount of chargebacks represented by Chase Paymentech's chargeback analysts during the reporting period
<b>Represented due to Recourse</b>	Count and amount of chargebacks represented as a result of merchant challenge or recourse during the reporting period
<b>Auto-Rep/Total CBs Success %</b>	Success rate for auto-represented chargebacks compared to the total chargebacks received during the reporting period
<b>PTI-Rep/ Total CBs Success %</b>	Success rate for PTI-represented chargebacks compared to the total chargebacks received during the reporting period
<b>Recourse/Total CBs Success %</b>	Success rate for chargebacks represented due to recourse compared to the total chargebacks received during the reporting period
<b>Incoming 2<sup>nd</sup> CBs/Pre-Arbs Count and Amount</b>	Count and amount of 2 <sup>nd</sup> chargebacks and incoming pre-arbs (Reason Code 98) that are matched to the same sale (Acquirer's Reference Number – ARN) regardless of status
<b>Total success %</b>	Total success % is calculated as follows: Total representations (auto-, PTI, Recourse) minus Incoming 2 <sup>nd</sup> Chargebacks and Pre-Arbs divided by the total number of chargebacks received during the reporting period
<b>MOP - Total</b>	Column totals for each MOP
<b>MOP - ALL</b>	Grand Total for all reason codes for all MOPs. Total success % in this section represents the overall success rate for the reporting period

## Chargeback Management User Efficiency (PDE-0040) – Description & Use

This report tracks the chargeback cases assigned to Merchant Chargeback Analysts (MCAs), the number of the assigned cases accepted or challenged, and the total number of items worked during the date range of the report. The last column indicates the efficiency of the MCA during the reporting period expressed as a percentage.

## Chargeback Management User Efficiency (PDE-0040) – Report Sample

User	Assigned		Accepted		Accepted%	Challenged		Challenged%	Total Worked		Work Rate
	Count	Amount	Count	Amount		Count	Amount		Count	Amount	
*****	56	38,299.89	63	37,490.99	112.50%	17	7,835.40	30.36%	80	45,326.39	142.86%
*****	27	8,006.71	0	0	0.00%	71	46,335.88	262.96%	71	46,335.88	262.96%
*****	47	24,883.45	51	30,370.51	108.51%	4	771.51	8.51%	55	31,142.02	117.02%
*****	85	48,764.55	102	70,378.15	120.00%	7	3,112.98	8.24%	109	73,491.13	128.24%
*****	79	36,036.80	85	37,447.48	107.59%	6	3,335.82	7.59%	91	40,783.30	115.19%
	250	106,064.84	0	0	0.00%	0	0	0.00%	0	0	0.00%
<b>TOTAL</b>	<b>544</b>	<b>262,056.24</b>	<b>301</b>	<b>175,687.13</b>	<b>55.33%</b>	<b>105</b>	<b>61,391.59</b>	<b>19.30%</b>	<b>406</b>	<b>237,078.72</b>	<b>74.63%</b>

## Chargeback Management User Efficiency (PDE-0040) – Field Definitions

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Field	Definition
<b>User</b>	MCA User ID
<b>Assigned</b>	Count and amount of chargeback cases assigned to the MCA during the reporting period
<b>Accepted</b>	Count and amount of assigned chargeback cases accepted by the MCA during the reporting period
<b>Accepted %</b>	Percentage of assigned chargeback cases that were accepted by the MCA during the reporting period
<b>Challenged</b>	Count and amount of assigned chargeback cases challenged by the MCA during the reporting period
<b>Challenged %</b>	Percentage of assigned chargeback cases that were challenged by the MCA during the reporting period
<b>Total Worked</b>	Total count and amount = of chargeback cases worked by the MCA during the reporting period
<b>Work Rate</b>	Percentage of Total Worked compared to the number of chargeback cases assigned to the MCA during the reporting period. NOTE: A work rate of above 100% indicates the MCA decisioned cases that had been assigned in the previous month.

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## Chargeback Management Aging (PDE-0041) – Description & Use

This report tracks the number of chargeback cases assigned to MCAs by the number of days since the chargeback initiation date. This gives management an indication of how many assigned chargeback cases remain to be worked by the specific MCA. Case Status Codes included in this report are: CB\_REC, CB\_IDR, CB\_INF, CB\_RTM, CB\_RRN, 2C\_REC, 2C\_IDR, 2C\_INF, 2C\_RTM, 2C\_RIN and CB\_EIN. Descriptions of these codes can be found in Appendix A.

## Chargeback Management Aging (PDE-0041) – Report Sample

		Page 1 of 1 Rpt Gen: 8/27/2007 05:41:58 am ET									
4 Northeastern Boulevard, Salem, NH 03079-1952 Tel (603) 896-8333. Email: Merchant_Services@chasepaymentech.com											
<b>Chargeback Management Aging (PDE-0041)</b>											
<b>ABC Corporation, Inc - CO# 123456</b>											
Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars											
Reporting Period: From 08/01/2007 through 08/31/2007											
User	Days since initiated date										
	46+	41 - 45	36 - 40	31 - 35	26 - 30	21 - 25	16 - 20	11 - 15	6 - 10	1 - 5	
Merchant	0	0	0	0	1	2	0	1	0	0	
Merchant	11	0	0	5	9	16	21	8	9	3	
Merchant	0	0	0	0	0	0	0	2	0	0	
Merchant	0	0	0	1	0	2	0	1	1	0	
Merchant	0	0	0	0	0	0	0	0	0	0	
<b>TOTAL</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>10</b>	<b>20</b>	<b>21</b>	<b>12</b>	<b>10</b>	<b>3</b>	

## Chargeback Management Aging (PDE-0041) – Field Definitions

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Field	Definition
User	MCA User ID
Days since initiated date	Count of assigned chargeback cases outstanding per number of days in 5-day groupings (1 – 5, 6 – 10, etc.) through day 46
Total	Total count of outstanding assigned chargeback cases per number of days

---

## **Chargeback Management Work Queue Summary (PDE-0042) – Description & Use**

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This report provides a summary of the count and amount of assigned chargeback cases assigned to each User during the reporting period. The chargebacks are sorted by their Status Code and a description of the codes is included. The count and amount of all Status codes are totaled for each User. There is also a grand total sorted by Status Code for all Users.

---

# Chargeback Management Work Queue Summary (PDE-0042) – Report Sample

User	Status	Status Description	Count	Amount
[User ID]	CB_ART	CB Auto RTM	21	7,656.56
	CB_RTM	CB RTM	5	16,760.87
	Total:		26	24,417.43
[User ID]	2C_RTM	2nd CB RTM	11	5,073.69
	CB_IDR	CB Issuer Docs Received	14	9,523.85
	CB_REC	CB Received	13	1,101.55
	CB_RTM	CB RTM	69	31,980.06
Total:		107	47,679.15	
[User ID]	CB_RTM	CB RTM	2	724.69
	Total:		2	724.69
[User ID]	CB_IDR	CB Issuer Docs Received	1	68.74
	CB_RTM	CB RTM	5	4,390.25
	Total:		6	4,458.99
[User ID]	CB_ART	CB Auto RTM	1	379.98
	CB_RTM	CB RTM	1	104.88
	Total:		2	484.86
ALL(GRAND TOTAL)	2C_RTM	2nd CB RTM	11	5,073.69
	CB_ART	CB Auto RTM	22	8,036.54
	CB_IDR	CB Issuer Docs Received	15	9,592.59
	CB_REC	CB Received	13	1,101.55
	CB_RTM	CB RTM	82	53,960.75
	Total:		143	77,765.12

## Chargeback Management Work Queue Summary (PDE-0042) – Field Definitions

---

Field	Definition
<b>User</b>	MCA User ID
<b>Status</b>	Status code category for the assigned chargeback cases
<b>Status Description</b>	Description of the status code category for the assigned chargeback cases
<b>Count</b>	Count of the chargeback cases listed by status code for the MCA
<b>Amount</b>	Amount of the chargeback cases listed by status code for the MCS
<b>Total</b>	Total count and amount of all chargebacks assigned to the MCA during the reporting period
<b>ALL (Grand Total)</b>	Count and amount of chargeback cases assigned to all MCAs included on the report sorted by Status Code for the reporting period

---

# Chargebacks Won/Lost Summary by User (PDE-0043) – Description & Use

This report is similar to the PDE-0039 but contains the information on Chargebacks won or lost during the reporting period for a specific user or MCA.

## Chargebacks Won/Lost Summary by User (PDE-0043) – Report Sample

CHASE Paymentech														4 Northeastern Boulevard, Salem, NH 03079-1952		Page 1 of 1	
														Tel (603) 896-8333. Email: Merchant_Services@chasepaymentech.com		Rpt Gen: 9/13/2007 11:42:21 am ET	
Chargebacks Won/Lost Summary By User (PDE-0043)																	
ABC Corporation, Inc - CO# 123456																	
Currency Pair: Presentation: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars																	
Reporting Period: From 05/01/2007 through 05/31/2007																* Total Success % = (Total representations - Incoming 2nd CBs or Pre-Arbs)/Total CBS Received	
s Jones MOP: VISA																	
Reason Code	Count	Received Amount	Auto-Represented Count	Auto-Represented Amount	Represented by PTI Count	Represented by PTI Amount	Represented due to Recourse Count	Represented due to Recourse Amount	Auto-Rep / Total CBS Success %	PTI-Rep / Total CBS Success %	Recourse / Total CBS Success %	Incoming 2nd CBs / Pre-Arbs Count	Incoming 2nd CBs / Pre-Arbs Amount	Representation Success %	* Total Success %		
30 SERVICES NOT RENDERED/MOSE NOT RECVD	1	876.78	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%	0.00%		
53 NOT AS DESCRIBED OR DEFECTIVE	1	1,578.29	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%	0.00%		
60 REQUESTED ITEM ILLEGIBLE OR INVALID	1	67.41	0	0	0	0	1	67.41	0.00%	0.00%	100.00%	0	0	100.00%	100.00%		
71 DECLINED AUTHORIZATION	3	432.75	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%	0.00%		
72 REQUESTED/REQUIRED AUTH NOT OBTAINED	3	1,189.87	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%	0.00%		
75 CARDHOLDER DOES NOT RECOGNIZE TRANS	1	835.47	0	0	0	0	1	835.47	0.00%	0.00%	100.00%	0	0	100.00%	100.00%		
76 INCORRECT TRANS/OR CURRENCY CODE	2	635.74	0	0	0	0	2	635.74	0.00%	0.00%	100.00%	0	0	100.00%	100.00%		
77 NON-MATCHING ACCOUNT NUMBER	2	857.30	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%	0.00%		
81 FRAUDULENT TRANS-CARD PRESENT	3	1,023.16	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%	0.00%		
82 DUPLICATE PROCESSING	6	1,981.00	0	0	0	0	6	1,981.00	0.00%	0.00%	100.00%	0	0	100.00%	100.00%		
83 FRAUD TRANS-NO CARDHOLDER AUTHORIZATION	4	2,443.67	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%	0.00%		
85 CREDIT NOT PROCESSED	3	421.43	0	0	0	0	3	421.43	0.00%	0.00%	100.00%	0	0	100.00%	100.00%		
<b>VISA Totals</b>	<b>30</b>	<b>12,342.87</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13</b>	<b>3,941.05</b>	<b>0.00%</b>	<b>0.00%</b>	<b>43.33%</b>	<b>0</b>	<b>0</b>	<b>100.00%</b>	<b>43.33%</b>		
s Jones MOP: MasterCard																	
Reason Code	Count	Received Amount	Auto-Represented Count	Auto-Represented Amount	Represented by PTI Count	Represented by PTI Amount	Represented due to Recourse Count	Represented due to Recourse Amount	Auto-Rep / Total CBS Success %	PTI-Rep / Total CBS Success %	Recourse / Total CBS Success %	Incoming 2nd CBs / Pre-Arbs Count	Incoming 2nd CBs / Pre-Arbs Amount	Representation Success %	* Total Success %		
08 REQUESTED/REQUIRED AUTH NOT OBTAINED	2	97.56	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%	0.00%		
34 DUPLICATE PROCESSING	3	718.49	0	0	0	0	2	361.96	0.00%	0.00%	66.67%	0	0	100.00%	66.67%		
37 FRAUD TRANS-NO CARDHOLDER AUTHORIZATION	30	23,987.72	0	0	0	0	20	13,763.74	0.00%	0.00%	66.67%	6	5,411.23	70.00%	46.67%		
55 NON-RECEIPT OF MERCHANDISE	1	125.29	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%	0.00%		
59 SERVICES NOT RENDERED	1	1,200.00	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%	0.00%		
RV CHARGEBACK REVERSAL	1	(66.29)	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0.00%	0.00%		
<b>MasterCard Totals</b>	<b>38</b>	<b>26,062.77</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>22</b>	<b>14,125.70</b>	<b>0.00%</b>	<b>0.00%</b>	<b>57.89%</b>	<b>6</b>	<b>5,411.23</b>	<b>72.73%</b>	<b>42.11%</b>		
<b>User: s Jones Totals</b>	<b>68</b>	<b>38,405.64</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>35</b>	<b>18,066.75</b>	<b>0.00%</b>	<b>0.00%</b>	<b>51.47%</b>	<b>6</b>	<b>5,411.23</b>	<b>82.86%</b>	<b>42.65%</b>		
MOP Totals																	
Reason Code	Count	Received Amount	Auto-Represented Count	Auto-Represented Amount	Represented by PTI Count	Represented by PTI Amount	Represented due to Recourse Count	Represented due to Recourse Amount	Auto-Rep / Total CBS Success %	PTI-Rep / Total CBS Success %	Recourse / Total CBS Success %	Incoming 2nd CBs / Pre-Arbs Count	Incoming 2nd CBs / Pre-Arbs Amount	Representation Success %	* Total Success %		
<b>VISA Totals</b>	<b>30</b>	<b>12,342.87</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13</b>	<b>3,941.05</b>	<b>0.00%</b>	<b>0.00%</b>	<b>43.33%</b>	<b>0</b>	<b>0</b>	<b>100.00%</b>	<b>43.33%</b>		
<b>MasterCard Totals</b>	<b>38</b>	<b>26,062.77</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>22</b>	<b>14,125.70</b>	<b>0.00%</b>	<b>0.00%</b>	<b>57.89%</b>	<b>6</b>	<b>5,411.23</b>	<b>72.73%</b>	<b>42.11%</b>		
<b>Grand Total</b>	<b>68</b>	<b>38,405.64</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>35</b>	<b>18,066.75</b>	<b>0.00%</b>	<b>0.00%</b>	<b>51.47%</b>	<b>6</b>	<b>5,411.23</b>	<b>82.86%</b>	<b>42.65%</b>		

## Chargebacks Won/Lost Summary by User (PDE-0043) – Field Definitions

Field	Definition
<b>User ID</b>	User ID for the specific MCA for which the report was generated
<b>MOP</b>	Method of Payment (VISA, MasterCard, JCB, Diner's and other Settled MOPs)
<b>Reason Code</b>	Listing by MOP of the reason codes and their descriptions associated with the chargebacks received during the reporting date range
<b>Received – Count and Amount</b>	Count and amount of chargebacks received during the reporting period
<b>Auto-Represented Count and Amount</b>	Count and amount of chargebacks auto-represented by Chase Paymentech during the reporting period
<b>Represented by PTI Count and Amount</b>	Count and amount of chargebacks represented by Chase Paymentech's chargeback analysts during the reporting period
<b>Represented due to Recourse</b>	Count and amount of chargebacks represented as a result of merchant challenge or recourse during the reporting period
<b>Auto-Rep/Total CBs Success %</b>	Success rate for auto-represented chargebacks compared to the total chargebacks received during the reporting period
<b>PTI-Rep/ Total CBs Success %</b>	Success rate for PTI-represented chargebacks compared to the total chargebacks received during the reporting period
<b>Recourse/Total CBs Success %</b>	Success rate for chargebacks represented due to recourse compared to the total chargebacks received during the reporting period
<b>Incoming 2<sup>nd</sup> CBs/Pre-Arbs Count and Amount</b>	Count and amount of 2 <sup>nd</sup> chargebacks and incoming pre-arbs (Reason Code 98) that are matched to the same sale (Acquirer's Reference Number – ARN) regardless of status
<b>Total success %</b>	Total success % is calculated as follows: Total representations (auto-, PTI, Recourse) minus Incoming 2 <sup>nd</sup> Chargebacks and Pre-Arbs divided by the total number of chargebacks received during the reporting period
<b>User Total</b>	Totals for all MOPS for the specific User named on the report
<b>MOP - Total</b>	Column totals for each MOP
<b>MOP - ALL</b>	Grand Total for all reason codes for all MOPS. Total success % in this section represents the overall success rate for the reporting period

# Glossary

## A-CH

Term	Definition
<b>Acquirer</b>	Card Association member who enters into Merchant Agreements and who, directly or indirectly, passes the initial sales transaction through Interchange. The acquirer represents the merchant in the chargeback process
<b>Arbitration</b>	Process used as a last resort to resolve a complaint outside of the normal chargeback processing cycles
<b>Bank Initiated Chargeback</b>	Also referred to as a technical chargeback initiated by the issuer for technical or authorization-related reasons
<b>Card-not-present Transaction</b>	Non face-to-face sales transaction (mail, phone, online) charged to a cardholder's credit card
<b>Cardholder</b>	Person to whom the credit card was issued or one authorized by such a person to use the credit card
<b>Cardholder Initiated Chargeback</b>	Also referred to as a customer dispute chargeback results when a customer refuses to accept a charge appearing on a monthly billing statement
<b>Cardholder Letter</b>	Letter addressed to the issuer detailing the reason for the dispute of a charge and the attempt to resolve the problem with the merchant
<b>Chargeback</b>	Reversal of a sales transaction initiated by the issuer arising from a processing technicality or customer dispute
<b>Chargeback Activity - Financial Summary and Detail</b>	Report providing a Financial Summary and Detail of CB activity. The detail section provides information in five categories: Chargebacks Received, Recourse, Represented, Returned To Merchant and Ending Inventory
<b>Chargeback Activity - Summary</b>	Monthly report which summarizes CB activity by card type and reason code for the following five categories: Chargebacks Received, Recourse, Represented, Returned To Merchant and Ending Inventory
<b>Chargeback Document</b>	Document sent by Chase Paymentech with the issuer support documentation (if any) when a chargeback is returned to a merchant. This document incorporates the form for Representation/Collection Requests
<b>Chargeback Information Request</b>	Form sent to you when your Chargeback Analyst needs additional information prior to determining if the chargeback can be represented or if it must be returned to you
<b>Chargeback Inventory</b>	Suspense account used by Chase Paymentech to record any changes in status to the number and/or monetary amount of chargeback items
<b>Chargeback Processing Cycle</b>	Set of VISA/MasterCard guidelines used in negotiating a chargeback item

## CO-RE

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Term	Definition
Collection	Process used to obtain funds after all chargeback time frames have expired. Incoming Collections are initiated by the issuer. Outgoing Collections are initiated by Chase Paymentech on a merchant's behalf
Collection Letter Form	Form attached to a collection letter when it is forwarded to the merchant for action. The form is returned when a decision has been made to accept or refuse the collection request
Documentation	Information required by VISA and MasterCard to support a chargeback or representment of a chargeback item
Expedited Billing Dispute Form	Document prepared by the issuer detailing a MasterCard chargeback dispute
Facsimile	Replica of a sales draft or replica of a transaction stored in Chase Paymentech's transaction database
Interchange	VISA/MasterCard network through which transaction information is passed from acquirer to issuer
Issuer	Bank or other financial institution that issues a VISA, MasterCard, JCB card or other card types. The issuer represents the cardholder in the chargeback process
Partial Representment	When only a portion of the charged back amount qualifies for representment. The balance of the amount will be returned to the merchant. Supported by VISA and MasterCard
Pre-Arbitration (Pre-Arb)	Process used in an attempt to resolve a complaint outside of the normal chargeback processing cycle; preliminary to possible Arbitration
Pre-Compliance Notification	The form faxed to the merchant to give notice of a potential compliance chargeback
Presentment	Deposit of an original transaction to Interchange
Questionnaire	Document prepared by the issuer detailing a VISA chargeback dispute
Recourse	Chargeback items which have been returned to Chase Paymentech with sufficient applicable documentation to support representment
Reason Code	Two-digit (VISA and MasterCard) or alpha (JCB) code indicating the reason for which a chargeback is initiated. Chase Paymentech also defines a limited number of reason codes
Refund	Voluntary credit given by the merchant when requested by the customer to resolve a problem. Giving refunds appropriately and quickly may eliminate a potential chargeback
Representment	Return of a chargeback item to the issuer with documented evidence to support the return
Request for Information	Form sent to you when your Chargeback Analyst needs additional information prior to determining if the chargeback can be represented or if it must be returned to you
Retail Order	Face-to-face transaction in which the cardholder presents a credit card to the salesperson for use in charging the sale

## RE-W

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Term	Definition
Retrieval Activity Report	Report detailing all retail retrieval requests and Discover card-not-present requests received and those outstanding for the specified date range; terminal ID and Batch number information is included
Retrievals Received Report	Report detailing all retrieval requests received during the specified date range
Retrieval Request	Request for additional information on a charge appearing on a cardholder's billing statement initiated by the issuer at the cardholder's request. A successful response to a retrieval request may eliminate a potential chargeback.
Time Frame	Amount of time set by VISA/MasterCard regulation during which a chargeback or a representation may be initiated
Transaction	Charge or refund to a customer
Transaction Date	Date the charge or refund to a customer was processed through Interchange
Transaction History Database	Abbreviated TH, Chase Paymentech's database in which is stored transaction history i.e., authorizations, deposits, retrieval requests, and chargebacks
Warning Bulletin	List of all credit cards the issuers will not honor

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