

CARD DISPUTES GUIDE



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INTRODUCTION

If you're a merchant who takes card payments, the chances are that at some point you'll encounter disputes (we've previously referred to these as chargebacks) and if you haven't yet, you probably will in the future. As a result, it's in your interest to understand what disputes are, and more importantly, what you can do to help avoid them.

This guide has been designed to give you a simple introduction to, and overview of, the different types of disputes that you could encounter. It also includes advice on how to put you in the best possible position to help avoid them in the future.

Of course, you are not alone. We're committed to supporting our merchant partners through the dispute process wherever necessary. For us to successfully challenge a dispute on your behalf, though, it's important that your transactions comply with the Mastercard and Visa rules summarised in this guide.

While using the information stated in this guide can help you to reduce the risk of disputes, we can't guarantee that you won't face disputes in the future.

WHAT ARE DISPUTES?

A dispute is a credit or debit card transaction that has been returned to us by the card issuer, which we may debit from your account.

There are a number of different reasons why a transaction can be disputed but they mainly fall into two categories:

- Fraud – the cardholder didn't perform the transaction
- Non-performance of the underlying transaction – for example, non-receipt of goods.

If you're subject to a dispute we'll usually contact you before any credit or debit is made. In addition, we'll work to defend the dispute on your behalf, within the time limits and specific rules and regulations set by Mastercard and Visa.

Responding promptly helps us defend your disputes!

Note: Being able to defend the dispute depends on whether your transaction complied fully with the rules set by Mastercard or Visa. For example, where a transaction has been authenticated by chip and PIN and you're not liable, we'll automatically defend the disputes on your behalf.

Disputes are your responsibility and it's crucial that you return any information we request from you in a clear format and within the timescale stipulated in our letter.

Failure to do this may prevent us from taking any further action within the time allowed, potentially losing the opportunity to challenge a dispute that could otherwise have been defended successfully.

INNOVATIONS IN TECHNOLOGY FOR MINIMISING AND DEFENDING DISPUTES

We were the winner of The Banker Technical Awards 2010 for Innovation in Customer Service and Marketing Technology and Innovation in Data Management.

As part of our commitment to support our customers, we've invested heavily to develop innovative technology solutions to efficiently and effectively help you defend against disputes.

Our dispute processing is carried out across two highly sophisticated platforms, including a decision making software application that works in accordance with a series of predetermined parameters and values, including the Card Scheme Rules. The decision making software enables the automatic, same day resolution of between 70%-80% of incoming disputes, ensuring that they're worked efficiently.

This process provides the ability to immediately incorporate any new Card Scheme Rules, instantly realigning the decision making system.

Disputes are typically actioned on the day of receipt from the Card Scheme:

- where a dispute can be defended on your behalf using the decision making software, we'll always try to defend on the same day
- where a dispute requires you to provide additional information to prepare a defence, you'll typically be notified on the next working day following receipt
- where a dispute needs further investigation, it'll typically be routed to an expert, chosen by its complexity, and worked within a three day period.

The fastest and easiest way for you to access your disputes is via our Merchant Portal that's located in our BusinessView Service. All of your outstanding disputes are listed to enable these to be easily located. Within the portal you can view, review and respond to all of your cases all in the same place. Responding via the portal allows your documentation to be received by us real-time. To register for BusinessView, please visit <https://businessviewglobal.com/UK> and click on the 'Register Now' link.

Alternatively, you can receive individual paper notifications and respond via post or fax.

Accuracy of the dispute process is measured through our Pre-arbitration/Arbitration success rate, currently at 99%*.

*This relates to our success rate of cases taken to the Card Schemes for their ruling (arbitration and compliance – December 2016).

A note on defending disputes:

As your service provider, we're committed to protecting you as much as we can from disputes and helping you defend your right to enforce your terms and conditions. Our dispute advices to you will detail what information we require from you for us to defend the dispute on your behalf.

However, you should be aware that where a transaction has been disputed in apparent contravention of your terms and conditions, unless you can prove otherwise, the Card Schemes, will rule in favour of the cardholder. In exceptional circumstances, even with the cardholder's acceptance, certain Card Scheme Rules may still override your terms and conditions.

DISPUTE HIGH LEVEL PROCESS FLOW

- You take a transaction at Point of Sale (POS).
- The transaction is submitted to us and you're credited.
- The transaction is forwarded to the Card Schemes/card issuer.
(**Note:** There are timescales in which transactions should be submitted to the card issuer).
- Cardholder or card issuer disputes the transaction.
- A dispute received by us. Depending on the dispute type, the card issuer will also send us the value of the transaction via the Card Schemes.
- When received, disputes are processed through our decision making system. This system checks the dispute against a defined set of data. If the dispute passes these checks, it's then forwarded for review and if additional information is required from you, a letter and debit will be processed.
- A response is received from you with supporting documentation, if any.
- We review your response and:
 - If sufficient information is received to defend the dispute, this is forwarded to the Card Schemes/card issuer. You're re-credited at this point, unless the dispute relates to fraud or authorisation (see Types of Disputes below) on a Visa card. In this instance, you'll only be re-credited once the dispute is successfully defended. This can take up to 30 days.
 - If the information is insufficient to defend the dispute, you'll be notified that the dispute will stand.
- The card issuer/cardholder review the supporting documentation sent. If they're satisfied, the dispute is resolved and you're re-credited, if this hasn't already been done. If the card issuer/cardholder is not satisfied, a second request dispute is raised to us.
- If we still believe the dispute from the card issuer is invalid, the case can be filed with the Card Schemes for an Arbitration ruling. Here Mastercard or Visa will look at all the documentation and independently rule on the case.

TYPES OF DISPUTES

Disputes fall into six broad categories:

1. **Request For Information Disputes** – Where the cardholder queries a credit or debit card transaction.
2. **Fraud Disputes** – Where a transaction may have been fraudulent.
3. **Authorisation Disputes** – Where the appropriate transaction authorisation processes haven't been followed.
4. **Processing Error Disputes** – Where human or technical error has resulted in an incorrect transaction.
5. **Cancelled/Returned Disputes** – Where a cardholder disputes the goods/services they've received.
6. **Non-delivery Disputes** – Where the cardholder disputes that the goods/services weren't delivered as agreed.

REQUEST FOR INFORMATION DISPUTES

A Request for Information (RFI) is raised when a cardholder queries a credit or debit card transaction. This is often because the cardholder can't remember undertaking the transaction.

It isn't always evident to us why the information has been requested and under Mastercard and Visa Card Scheme Rules we're obliged to comply with all requests for information. An RFI isn't a

dispute, which means we don't debit any money from your account. However, it's possible that a transaction for which you receive an RFI could later become a financial dispute. If this happens and you have failed to respond to the original RFI, under the Card Scheme Rules we may lose the right to defend the subsequent dispute. This is why it's important to respond promptly to all RFIs you receive. However, responding to a RFI isn't guaranteed protection against a dispute if the transaction fulfils the requirements of another category.

What Information Will You Be Asked For?

The following information may be required by the Card Schemes in a response to an RFI.

Card Present Transactions:

- Card number (masked)
- Transaction date
- Transaction amount
- Authorisation code
- Merchant name
- Merchant location
- Cardholder signature, unless the transaction was verified by PIN

Card Not Present Transactions:

- Card number
- Cardholder name
- Transaction date
- Transaction amount
- Transaction currency
- Authorisation code
- Merchant name
- Merchant location
- Description of goods/services
- In addition for ecommerce transactions:
 - Website address
 - Merchant city
 - Merchant country
 - Customer contact details
 - The unique transaction identification number

The information required and the timescales within which you must reply will be detailed in any communications we have with you in the event of an RFI.

FRAUD DISPUTES

A fraud dispute occurs when a transaction has taken place that the genuine cardholder denies authorising or participating in. To defend this kind of dispute, we're required to establish the transaction was undertaken by the genuine cardholder.

How Can Fraud Disputes Happen?

Card issuers have the following dispute rights available under the fraud category:

- Multiple transactions occurred on the same card, at the same outlet without the cardholder's permission.
- Transactions were made on a counterfeit card.

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- Cardholder present fraud.
 - Cardholder not present fraud.

How To Minimise Card Present Fraud Disputes

Chip and PIN cards and terminals have made substantial advances in preventing card fraud and are now the norm. The Card Schemes require all face to face transactions to be performed using a chip and PIN terminal when presented with a chip and PIN card. Fallback from chip and PIN to magnetic stripe is allowed if, after inserting the chip, your terminal prompts you to follow this process.

In addition, there are still legitimate cards in circulation where you'll have to use the cardholder's signature to verify transactions. Many of these cards have been issued overseas or to cardholders unable to use a PIN.

The best way to minimise the risk of card present fraud disputes is simply to carefully follow the prompts provided by your terminal. If the terminal authorises a payment and prompts the cardholder to sign, then this should be allowed, subject to the normal checks associated with a signature-verified transaction.

How To Minimise Card Not Present (CNP) Fraud Disputes

In a CNP environment it's impossible to make a sale and be certain that it's the genuine cardholder carrying out the transaction. To help protect you against loss, you may find the following points useful:

When taking the card details or order:

- Where possible, perform Card Verification Code (CVC2) and Address Verification Service (AVS) data checks. Refer to your terminal manual or terminal supplier for assistance on using this security feature. **Please be aware that it breaches the Card Schemes mandates and the Payment Card Industry Data Security Standard (PCI DSS) regulations to store this Sensitive Authentication Data (SAD).**
- Be cautious of customers who give mobile phone numbers as their only form of contact.
- Be suspicious of transactions where the value or volume is higher than normal for your business. Remember if it is too good to be true, it usually is.
- Keep a database of dispute history to help identify patterns of fraudulent transactions. Don't be afraid to contact the cardholder to ask further questions or request additional identification. A genuine customer should be pleased you are security minded and trying to protect them from fraud. Remember that you must not store CVC2 data.
- If after processing a transaction you become suspicious or are advised of fraud, and the goods have not been dispatched, you're still in a position to carry out a refund.
- A 'Code 10' can be made if you are suspicious of the card, the cardholder, or the circumstances of the transaction. Contact our Authorisation Centre and request a 'Code 10'.
- If the majority of your sales are conducted over the internet, we recommend you subscribe to Mastercard SecureCode and Verified by Visa. **These services, when used correctly, will minimise the risk of disputes due to CNP fraud.**

When delivering the goods:

If possible, try to use a secure courier to deliver goods to the address at which the card is registered and obtain a signature that matches that on the back of the card from the customer on delivery. This signed proof of delivery can be used to attempt the defense of any related disputes.

We understand that the above method isn't viable in all businesses so please also consider the following points:

- Prior to delivery, call the phone number provided by the customer and verify the transaction information. Fraudsters are often unable to verify the information they originally provided.
- Don't release goods to a third party, for example, a taxi or messenger.
- If a customer requests to collect the goods in person, perform the transaction at the time of collection through your Point of Sale equipment.
- Be cautious of transactions where the billing address is different to the requested delivery address.
- Ensure your courier only releases goods to a resident of the delivery address and that they don't deliver if no one appears to be living/working at the address.

Remember that for CNP transactions you're liable for any disputes. If, however, you follow the above points, the risk to you can be minimised.

Our dispute advice to you will detail what information we require from you for us to defend the case.

AUTHORISATION DISPUTES

A credit or debit card authorisation is a way of verifying the card has not been reported lost/stolen and the card account has sufficient funds for the transaction. It does not, however, guarantee the transaction.

Top Tip:

The authorisation process is there to protect you.

How Can Authorisation Result In Disputes?

Card issuers have the following dispute rights available under the authorisation category:

- The card number is listed on the Industry Hot Card File and authorisation was not obtained.
- A transaction was completed after a decline authorisation response was received.
- A transaction was completed after a referral authorisation was received, however, no call was made to the authorisation centre.
- A transaction was completed without required authorisation approval.
- A transaction was completed without required authorisation approval on an expired card.
- A transaction was completed without required authorisation as indicated on the card's service code.

What To Do If Your Authorisation Response Is 'Refer To Issuer'

A 'Referral' is an authorisation response where the card issuer has instructed the Merchant/Acquirer to contact the authorisation centre for further instructions before completing the transaction.

If you receive an authorisation response of 'Refer to Issuer' the following procedures must be followed:

- Contact the authorisation centre.(details can be found in your *Merchant Operating Instructions*).
- Select 'Referral/Request to call the authorisation centre' option.
- Advise the operator of the 'Refer to Issuer' response.

PROCESSING ERROR DISPUTES

Processing error disputes are usually the result of human or technical errors.

Top Tip:
Always ensure the cardholder is aware of, and can see, the amount they're authorising.

What Disputes Can Occur As A Result Of Processing Error?

Card issuers have the following dispute rights available under the processing error category:

- The transaction was processed outside the mandated Card Scheme timeframes and the card issuer is unable to apply the debit or refund to the cardholder's account i.e. insufficient funds or account closed.

Mandated timeframes

- Mastercard = 7 days from the transaction date
- Visa = 8 days from the transaction date
- Transaction processed in a different currency to that agreed by the cardholder.
- Transaction processed on a card number that does not exist.
- Cardholder charged an incorrect amount to that agreed.
- The same transactions processed more than once.
- Cardholder paid for the same transaction via another form of payment.
- Transaction exceeds the agreed limit on a Card Activated Terminal (CAT).

Our dispute advice to you will detail what information we require from you for us to defend the case.

CANCELLED/RETURNED DISPUTES

Disputes can occur if a customer disputes a payment, the product or the service that they've received.

Top Tip:
If you have specific terms and conditions of sale, these must be presented in such a way that the customer is aware of them.

You can provide yourself with some protection against these types of disputes by adopting specific terms and conditions of sale.

How Can Customer Cancellations/Returns End Up As A Dispute?

Card issuers have the following dispute rights available under the cancelled/returned category:

- The cardholder cancelled permission for a recurring transaction to be processed to their account.
- The cardholder received damaged or defective goods and has returned/tendered return of the goods to you.
- The cardholder received goods or services that didn't match those described at the time of the purchase and has returned/tendered return of the goods to you.
- The cardholder received a refund voucher that hasn't been processed to their card account.
- The cardholder returned items or cancelled the order and didn't receive a refund.

Protecting Yourself With Terms And Conditions

You may impose specific terms and conditions against the sale of goods or provision of services to

your customer. These terms and conditions may be enforced provided they were disclosed to and accepted by the cardholder prior to the transaction being completed.

There are a number of measures you can take to ensure you can establish this proper disclosure:

Cardholder present at time of transaction

All of the following should be legibly displayed in an area easily seen by the cardholder and if your Point of Sale system can support, printed on the card or till receipt/signed invoice:

- **If you don't accept the return of goods or exchange:** "No Refund", "No Exchange", or "All Sales Final".
- **If you only accept goods in exchange for goods of equal value:** "Exchange Only".
- **If you only accept goods for return and issue an in-store credit:** "In-Store Credit Only".

Note: If you do provide a refund for the return of goods or cancellation of the service, please remember that the refund must only be made to the same card that was used to purchase the goods/services.

Card not present (CNP) at time of transaction – internet

As an ecommerce merchant, if you wish to impose specific terms and conditions to your transactions, the Card Schemes require these to be properly disclosed and agreed to, by the cardholder, prior to completion of the transaction.

The Card Schemes also require you to include a cancellation/return/refund policy on your website and this too should be properly disclosed and agreed to, by the cardholder, prior to completion of the transaction.

In order to defend disputes relating to disagreements about imposed terms and conditions or whereby a cardholder cancelled an online order and the merchant refused to refund, we're required to prove proper disclosure of the cancellation/return/refund policy. To enable us to do this, the following is required:

- Evidence that, as part of the sequence of web pages accessed by the cardholder prior to checkout, the merchant included a 'click to accept' button or other acknowledgement showing that the cardholder agreed to the terms and conditions and cancellation/return/refund policy, and
- Details of the terms and conditions and cancellation/return/refund policy disclosed to the cardholder as part of these web pages.

NON-RECEIPT OF GOODS/SERVICES DISPUTES

This category relates to specific cardholder disputes regarding the receipt of goods or services.

What Disputes Can Result From Disagreements On Delivery?

Card issuers have the following dispute rights available under the non-receipt of goods/services category:

- Cardholder didn't receive services purchased on the agreed date.
- Cardholder didn't receive ordered merchandise at the agreed location, on the agreed date.

Top Tip:

Don't forget that proof of delivery isn't the same as proof of receipt. Get a signature on delivery, preferably the cardholder's.

Protecting Yourself Against These Disputes

Getting Proof Of Receipt

If you complete a sale in a CNP environment and then the goods are delivered to the cardholder, make sure your delivery person always gets a signature (preferably the cardholder's) as proof of receipt. Proof of delivery alone is not sufficient evidence to defend the dispute.

If you have to complete a sale for goods or services away from your business premises, we recommend using a mobile terminal to validate the transaction. If you don't have this facility, we strongly recommend that you take an imprint of the card and request the customer to sign the voucher. Make a note of the card details and then input them on your terminal when you return to your business premises.

Note: While taking an imprint of the card will help to minimise your risk of financial loss, if the transaction is disputed due to fraud, you'll be liable for the dispute.

Note: Please consider data security when storing paper copies of sales vouchers. They should be securely retained for five years following the delivery of goods or completion of the service provided. Also ensure imprinters are kept securely in your sole possession.

Deposit Taken – Goods Ordered, But Not Immediately Delivered

This is also known as a 'Delayed Delivery' and is typically used for transactions where it's not possible to immediately supply the purchased goods. For example, a large piece of furniture that has to be made to order may require the cardholder to make the purchase as two separate transactions - a deposit and a second payment for the outstanding balance. When completing a sale in this method, it is important that the two transactions are processed separately and the second receipt is not processed before the goods have been despatched.

If you do process the receipt for the balance earlier than the date that the goods have been despatched, a cardholder seeing the second transaction on their credit card account may view this as 'Goods Not Received' and request their card issuer to dispute the transaction.

Under the Card Scheme Rules the transaction receipt for the deposit may be submitted for processing before the delivery of the goods/services. However, the transaction receipt for the balance must not be submitted until after the goods have been despatched. If the difference between the goods being ordered and despatched is less than 30 days, this rule does not apply.

In all instances, to help identify the order, the word 'Deposit' or 'Balance' must also be written on the appropriate transaction receipts.

Our dispute advice to you will detail what information we require from you for us to defend the case.

MASTERCARD DESCRIPTION OF DISPUTE REASON CODES

Code	Dispute title	Description	What we need to be able to defend you
4807	Warning bulletin file	Card number on Hot Card File at the time the transaction took place.	Unable to defend.
4808	Requested/required authorisation not obtained	Required authorisation not obtained when the transaction amount exceeds the applicable floor limit.	Copy of sales voucher and documentation showing the date and time the authorisation obtained.
4812	Account number not on file	Card number processed doesn't match card number in records held by the card issuer.	Copy of sales voucher and documentation showing the date and time the authorisation obtained.
4831	Transaction amount differs	Amount processed to cardholder differs to the amount agreed by cardholder.	Documentation to clearly show the amount charged to the cardholder's account is correct, including a complete breakdown of the charges.
4831	Goods or services paid by other means	Goods or services paid by alternative method.	Documentation to confirm separate transactions took place by providing different sales vouchers of the same card number with cardholder authorisation.
4834	Duplicate processing	Same transactions processed more than once to cardholder.	Documentation to confirm separate transactions took place by providing different sales vouchers of the same card number with cardholder authorisation. If applicable, documentation to confirm a refund was processed correcting the duplication.
4837	No cardholder authorisation	Transaction processed on a card that has expired as confirmed by the card issuer.	Copy of sales voucher and documentation showing the date and time authorisation obtained.
4837	No cardholder authorisation – card present transaction	No genuine cardholder authorisation, reported as fraudulent transaction.	Clear legible copy of the sales voucher showing the card number, transaction date, transaction amount, card expiry date, signature and merchant name and location.
4837	No cardholder authorisation – mail or telephone order	No genuine cardholder authorisation, reported as fraudulent transaction.	Clear legible copy of the sales voucher showing the card number, transaction date, transaction amount, card expiry date, details of the delivery address, description of good/services, merchant name and location, and signed proof

Code	Dispute title	Description	What we need to be able to defend you
			of delivery containing the customer's name, delivery address and signature.
4837	No cardholder authorisation – ecommerce transaction	No genuine cardholder authorisation, reported as fraudulent transaction.	Unable to defend as internet transaction processed as non-secure when authorised as 3D Secure.
4840	Fraudulent processing of transaction	No genuine cardholder authorisation on additional card present transactions, reported as fraudulent.	Documentation to confirm separate transactions took place by providing different sales vouchers of the same card number with cardholder authorisation.
4841	Cancelled recurring transaction	Cardholder charged for recurring transactions after cancellation notification.	Not applicable.
4842	Late presentment	Transaction processed outside the specified timescales of more than six days after the point of sale date.	Unable to defend.
4846	Correct transaction currency code not provided	Cardholder charged in a different currency to that agreed by the cardholder.	Documentation clearly showing the cardholder agreed to be charged in that currency.
4849	Questionable merchant activity	No genuine cardholder authorisation – excessive fraudulent transactions at one outlet.	Unable to defend.
4853	Cardholder dispute – defective/not as described	Received goods/services not as originally described or damaged.	Documentation clearly showing that goods or services received by the cardholder are as originally described.
4855	Goods or services not received	Ordered goods not received by agreed expected delivery date.	Documentation clearly showing that the goods have been received by the cardholder, including a copy of the signed proof of delivery note.
4859	Addendum, no show or ATM dispute	R53, R55, R57 – no genuine cardholder authorisation for 'No Show' hotel charge.	Documentation clearly showing cardholder notification of specific T&Cs of cancellation.
4860	Credit not processed/credit posted as a purchase	Agreed refund transaction not processed to cardholder's account/refund transaction processed as a sale transaction.	Documentation clearly showing that the cardholder has been refunded. If goods have been replaced – provide documentary evidence, including signed proof of delivery containing the customer's name, delivery address and signature, if applicable.
4863	Cardholder does not recognise – potential fraud	Genuine cardholder doesn't recognise the transaction and required documentation.	Card present transaction: clear legible copy of the sales voucher showing the card number, transaction date,

Code	Dispute title	Description	What we need to be able to defend you
			transaction amount, card expiry date, signature and merchant name and location. Mail/telephone order: clear legible copy of the sales voucher showing the card number, transaction date, transaction amount, card expiry date, description of good/services, merchant name and location, and signed proof of delivery containing the customer's name, delivery address and signature.
4870	Chip liability shift	Transaction taken using a chip capable card at a non-chip/PIN capable terminal.	Unable to defend.
4871	Chip/PIN liability shift	Transaction taken using a chip/PIN capable card at a non-chip/PIN capable terminal.	Unable to defend.

VISA DESCRIPTION OF DISPUTE REASON CODES

OLD DISPUTE REASON CODES

These dispute reason codes will appear on older Visa disputes that commenced prior to April 2018. The use of these will gradually decline as disputes are completed. From April 2018, new Visa disputes will contain the reason codes listed in the following section.

Code	Dispute title	Description	What we need to be able to defend you
30	Merchandise not received	Ordered merchandise not received by agreed expected delivery date.	Documentation clearly showing that the merchandise has been received by the cardholder, including a copy of the signed proof of delivery note.
30	Services not provided	Services ordered by cardholder not received.	Documentation clearly showing that the services have been received by the cardholder.
41	Cancelled recurring transactions	Cardholder charged for recurring transactions after cancellation notification.	Unable to defend.
53	Cardholder dispute – not as described or defective merchandise	Received merchandise/ services not as originally described or damaged.	Documentation clearly showing that merchandise or services received by the cardholder are as originally described.
57	Fraudulent processing of multiple transactions	No genuine cardholder authorisation on additional card present transactions, reported as fraudulent.	Documentation to confirm separate transactions took place by providing different sales vouchers of the same card number with cardholder authorisation.
62	Counterfeit transaction magnetic stripe POS fraud (3 separate conditions)	No genuine cardholder authorisation – transaction processed with counterfeit card.	Clear legible copy of the sales voucher showing the card number, transaction date, transaction amount, card expiry date, signature and merchant name and location.
70	Card recovery bulletin or exception file	Card number on Hot Card File at the time the transaction took place.	Unable to defend.
71	Declined authorisation	Transaction was completed after an authorisation request received a declined response.	Copy of sales voucher and documentation showing the date and time authorisation obtained.
72	No authorisation	Required authorisation not obtained when the transaction amount exceeds the	Copy of sales voucher and documentation showing the date and time the authorisation obtained.

Code	Dispute title	Description	What we need to be able to defend you
		applicable floor limit.	
73	Expired card	Transaction processed on a card that has expired as confirmed by the card issuer.	Copy of sales voucher and documentation showing the date and time authorisation obtained.
74	Late presentment	Transaction processed outside the specified timescales of more than six days after the point of sale date. Transaction date is more than 180 calendar days after the point of sale date.	Unable to defend.
75	Transaction not recognised	Genuine cardholder doesn't recognise the transaction and required documentation.	Card present transaction: clear legible copy of the sales voucher showing the card number, transaction date, transaction amount, card expiry date, signature and merchant name and location. Mail/telephone order: clear legible copy of the sales voucher showing the card number, transaction date, transaction amount, card expiry date, description of good/services, merchant name and location, and signed proof of delivery containing the customer's name, delivery address and signature.
76	Incorrect currency or transaction code or domestic transaction processing violation	Cardholder charged in a different currency to that agreed by the cardholder.	Documentation clearly showing the cardholder agreed to be charged in that currency.
77	Non-matching account number	Card number processed doesn't match card number in records held by the card issuer.	Copy of sales voucher and documentation showing the date and time the authorisation obtained.
78	Service code violation	The service code on the magnetic stripe indicated that the card was invalid for the transaction and the merchant didn't obtain authorisation.	Copy of sales voucher and documentation showing the date and time the authorisation obtained.
80	Incorrect transaction amount or account number	Amount or account number processed to cardholder differs to the amount/account	Documentation to clearly show the amount charged to the cardholder's account is correct, including a complete

Code	Dispute title	Description	What we need to be able to defend you
		number agreed by cardholder.	breakdown of the charges.
81	Fraud – card present environment	No genuine cardholder authorisation, reported as fraudulent transaction.	Clear legible copy of the sales voucher showing the card number, transaction date, transaction amount, card expiry date, signature and merchant name and location.
81	Fraud – card present environment (chip liability shift)	Transaction taken using a chip capable card at a non-chip/Pin capable terminal.	Unable to defend.
82	Duplicate processing	Same transactions processed more than once to cardholder.	Documentation to confirm separate transactions took place by providing different sales vouchers of the same card number with cardholder authorisation. If applicable, documentation to confirm a refund was processed correcting the duplication. Documentation must prove that the transactions weren't for the same service or merchandise.
83	Fraud – card absent environment (mail/telephone order)	No genuine cardholder authorisation, reported as fraudulent transaction.	Unable to defend as internet transaction wasn't processed as 3D Secure.
85	Credit not processed	Agreed refund transaction not processed to cardholder's account.	Documentation clearly showing that the cardholder has been refunded. If goods have been replaced – provide documentary evidence, including signed proof of delivery containing the customer's name, delivery address and signature, if applicable.
86	Paid by other means	Merchandise/services paid by alternative method.	Documentation to confirm separate transactions took place by providing different sales vouchers of the same card number with cardholder authorisation.
93	Merchant fraud performance programme	No genuine cardholder authorisation – excessive fraudulent transactions at one outlet.	Unable to defend.

NEW DISPUTE REASON CODES

Any Visa disputes that are raised from April 2018 will contain the reason codes detailed in this table.

Code	Dispute title	Description	What we need to be able to defend you
10.1	EMV liability shift - counterfeit fraud	Transaction taken using a chip/PIN capable card at a non-chip/PIN capable terminal. Counterfeit card. Genuine cardholder certifies fraud.	Unable to defend.
10.2	EMV liability shift – non-counterfeit fraud	Transaction taken using a chip/PIN capable card at a non-chip/PIN capable terminal. Genuine cardholder certifies fraud.	Unable to defend.
10.3	Other fraud – card present environment	Transaction key-entered in to a terminal when the card was present. Genuine cardholder certifies fraud.	Unable to defend.
10.4	Other fraud – card not present environment	Transaction undertaken in a card not present environment and the genuine cardholder certifies fraud.	Compelling evidence to confirm the genuine cardholder authorised or participated in the transaction.
10.5	Visa Fraud Monitoring Programme	No genuine cardholder authorisation – excessive fraudulent transactions at one outlet.	Unable to defend.
11.1	Card Recovery Bulletin	Required authorisation not obtained on a flagged fraudulent card.	Unable to defend.
11.2	Declined authorisation	Authorisation sought but declined.	Unable to defend.
11.3	No authorisation	Required authorisation not obtained.	Unable to defend.
12.1	Late presentment	Transaction processed outside the specified timescales.	Unable to defend.
12.2	Incorrect transaction code	A credit processed as a debit, a debit processed as a credit or a credit refund	Evidence the cardholder was charged correctly.

Code	Dispute title	Description	What we need to be able to defend you
		processed instead of a reversal.	
12.3	Incorrect currency	Cardholder charged in a different currency to that agreed by the cardholder.	Evidence that the cardholder was charged in correct currency.
12.4	Incorrect account number	Non-chip transaction processed to an incorrect card number.	Unable to defend.
12.5	Incorrect amount	Amount processed to cardholder differs to the amount agreed by cardholder.	Evidence that the cardholder was charged the correct amount.
12.6.1	Duplicate processing	Same transactions processed more than once to cardholder.	Evidence the transaction was not a duplicate and an explanation of what both charges relate to and cardholder received benefit of both transactions.
12.6.2	Paid by other means	Same transactions processed more than once to cardholder.	Evidence the transaction was not a duplicate and an explanation of what both charges relate to and cardholder received benefit of both transactions.
12.7	Invalid data	Authorisation was obtained using invalid or incorrect data.	Unable to defend.
13.1	Goods/services not received	Goods/services ordered by cardholder not received.	Evidence to show the goods/services were received by the cardholder. This should include signed proof of delivery.
13.2	Cancelled recurring	Cardholder charged for recurring transactions after cancellation notification.	Evidence that the transaction was not recurring i.e. copy of the transaction voucher.
13.3	Not as described or defective merchandise/services	Received goods/services not as originally described or damaged.	Evidence to show the goods/services received by the cardholder were not damaged, or were as described.
13.4	Counterfeit merchandise	Goods received by cardholder have been identified as counterfeit.	Evidence to confirm the goods were not counterfeit.
13.5	Misrepresentation	Cardholder claims that the terms of sale were misrepresented by the merchant.	Evidence to prove that the terms were not misrepresented.
13.6	Credit not processed	Agreed refund transaction not processed to cardholder's account.	Evidence to show that the refund has been processed or the cardholder is not entitled to a refund.
13.7	Cancelled merchandise/services	Cardholder cancelled or returned merchandise, cancelled services, or	Evidence to show a limited return or cancellation policy was properly disclosed. Evidence to show the cardholder received

Code	Dispute title	Description	What we need to be able to defend you
		cancelled a Guaranteed Reservation	the cancellation/return policy and did not cancel according to the policy.
13.8	Original credit transaction not accepted	Issuer refused original credit or original credit prohibited by applicable laws or regulations.	Unable to defend.
13.9	Non-receipt of cash or load transaction value	Cardholder participated in a Load Transaction but did not receive the load value, or received a partial amount.	Evidence that the value of the Load Transaction was successful.

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