



Responding to Disputes

September, 2018

Agenda

- Dispute Notification
- Qualpay Manager Dispute Dashboard
- Responding to Disputes
- Tips on Disputes and Cardholder Credits
- Qualpay Manager Demonstration
- Questions

Dispute Notification Email

- Dispute Notifications are sent via email to the Primary and Dispute contacts on your Qualpay account
- Notification is sent upon receipt of any new dispute type (including retrievals, disputes, pre-arbitrations, second chargebacks)
- Notification is sent upon status change on any dispute type
- Login to Qualpay Manager to review details in the Dispute Dashboard
- Dispute responses are time sensitive



Important Account Notification

Merchant Number: **9710000xxxx**

Dear **Jessica Jones**

We are letting you know about dispute activity for your Qualpay account on 09/23/2018. To view dispute activity, please login to Qualpay Manager and select **Disputes** from the menu.

There was a status change on 1 dispute case. From the **Disputes** menu, select **Dispute Status Changes** to review dispute cases with a status change. The Status Date filter defaults to the last 7 days; you can easily update it to match your time criteria.

All Disputes are time-sensitive, please make sure you address, view, and take action on your disputes.

Please do not hesitate to contact us with your questions by emailing support@qualpay.com or calling (844) 282-0888. Thank you for selecting Qualpay, we are pleased to be working with you.

Disputes Team
Qualpay
t: (844) 282 0888
e: support@qualpay.com

You received the following new dispute case(s). From the **Disputes** menu, select **All New Cases** to review the detailed notifications for each dispute and take action (or select the appropriate options from **Quick Links**).

First Time Chargebacks: 14
Pre-Arbitration/Second Time Disputes: 9

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For support requests, please contact us
by emailing support@qualpay.com or
calling at 1 (844) 282 0888.

Dispute Dashboard

- Access data and Analytics of your dispute information including:
 - Dispute to Sales Ratios
 - Rebuttal Status
 - Rebuttal Statistics
- Access quick links to your new dispute cases (requiring action)
- Access quick links to view status changes for dispute cases that are in progress

Responding to Disputes

- You can now respond to all Disputes in Qualpay Manger
- Access the dispute via the Dispute Dashboard
- Respond to all Retrieval Requests within 10 days
 - Failure to do so may result in a dispute with no further recourse
- Do not issue a credit to cardholder once a dispute has been initiated
- If you do not want to pursue the dispute further, you can accept the dispute or Qualpay will accept on your behalf after 16 days

Dispute Response Actions and Timing

Retrieval

- Respond
- **10 Days**

First Time

- Accept or Challenge
- **16 Days**

Pre-arbitration & Second-Time

- Accept or Challenge
- **16 Days**

Arbitration (Visa allocation)

- Withdraw or Arbitration
- **7 Days**

Dispute Detail

- Visa Dispute questionnaires are now available in Qualpay Manager
- Provide information from the Issuer and Cardholder regarding the initial Dispute or Pre-Arbitration so that you can more accurately respond

Workflow

C - Collaboration

Questionnaires

[Dispute](#)

[Dispute Response](#)

[Pre Arb](#)

[Pre Arb Response](#)

Dispute Data		Download PDF
Control Number	577555600000004	
Merchant ID	212000652583	
DBA Name	Rainforest QA	
MCC	7311	
Dispute Type	C - Chargeback	
Incoming Date	09/25/2018	
Card Number	411111xxxxxx1111	
Card Type	VS	
Card Brand Reference Number		
Issuer Reference Number	100004	
Dispute Amount	\$58.94	
Dispute Status	N - New	
Dispute Status Date	05/22/2018	
Reason Code	12.3 - Incorrect Currency	
Warning Bulletin	No	
Workflow	C - Collaboration	

Cardholder Credits and Disputes

- Once the dispute is initiated, the cardholder has already received a credit from their bank
- Do not issue a credit after you receive a dispute
- If you have issued credit prior to the dispute, depending on the scenario, your dispute response will vary

Dispute With Cardholder Credit – Scenario 1

- Credit was issued for the same amount as the original transaction (prior to the dispute)
- Dispute amount is equal to original transaction amount
- Provide Dispute Response with information about the credit that was processed

First-Time Dispute Response

Transaction Amount	\$58.94
Dispute Amount	\$58.94
Reason Code	13.1 - Merchandise/Services Not Received
Workflow	Collaboration
Response Requirement	Provide compelling evidence that the cardholder received goods or services, participated in, or benefited from the transaction. The evidence could include an invoice, signed receipt, proof of delivery or pick up, any communication between you and the customer, proof of the customers IP address including download time and date (for digital goods/services), or evidence someone related to the customer authorized the transaction. If the delivery date has not passed, provide evidence of the cardholders knowledge of the scheduled delivery date.

Challenge Full Amount ?

☒ Yes ?

Response Reason

Credit Processed

Select corresponding credit or refund

Transaction Date	Transaction Type	Reference Number	Purchase ID	Transaction Amount	Currency	Select
Sep 16, 2018	Refund	74050837205900010500695		-\$2.00	USD	<input type="radio"/>

Enter Credit/Refund Value

☐ No ?

Dispute With Cardholder Credit – Scenario 1

Data Element	Input
Response Reason	Credit Processed
Select Refund OR Enter in Credit Issued Date and Credit Reference Number	Search by Purchase ID or in Reports/Settled Transaction Lookup for the information
Supporting Documentation	Attach documentation to support the credit

First-Time Dispute Response

Dispute Amount

\$58.94

Reason Code

13.1 - Merchandise/Services Not Received

Workflow

Collaboration

Response Requirement

Provide compelling evidence that the cardholder received goods or services, participated in, or benefited from the transaction. The evidence could include an invoice, signed receipt, proof of delivery or pick up, any communication between you and the customer, proof of the customers IP address including download time and date (for digital goods/services), or evidence someone related to the customer authorized the transaction. If the delivery date has not passed, provide evidence of the cardholders knowledge of the scheduled delivery date.

Challenge Full Amount ?

☒ Yes ?

Response Reason

Credit Processed


Enter Credit/Refund Value

☒ Yes ?


Purchase ID

Search for a Transaction using Purchase Id.

Credit Processed Date

 MM-DD-YYYY

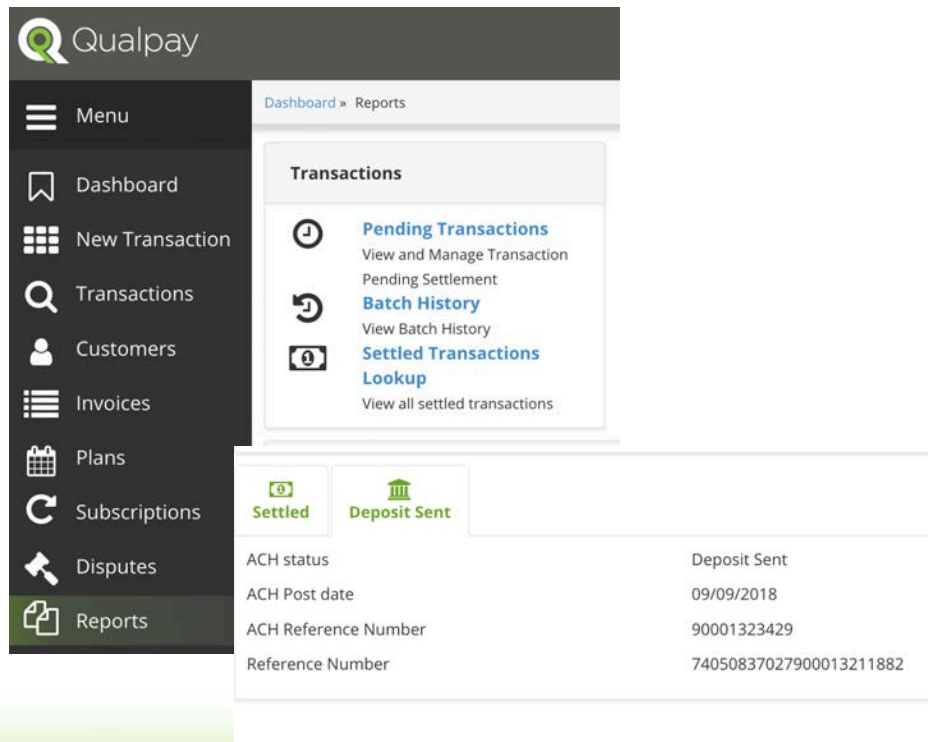
Reference Number



Dispute With Cardholder Credit – Scenario 1

Locating Reference Number

- Select Reports from menu
- Select Settled Transactions Lookup
- Locate credit transaction via filters
- Select Deposit Sent tab



The screenshot shows the Qualpay dashboard interface. On the left is a dark sidebar menu with icons and labels for various functions. The 'Reports' option at the bottom is highlighted with a green bar. The main content area on the right has a breadcrumb trail 'Dashboard > Reports' and a 'Transactions' section with links for 'Pending Transactions', 'Batch History', and 'Settled Transactions Lookup'. Below this, there are two tabs: 'Settled' (active) and 'Deposit Sent'. Under the 'Settled' tab, a table displays transaction details.

ACH status	Deposit Sent
ACH Post date	09/09/2018
ACH Reference Number	90001323429
Reference Number	74050837027900013211882

Dispute With Cardholder Credit – Scenario 2

- Credit was issued for an amount **less than** the original transaction (prior to the dispute)
- Dispute amount is equal to original transaction amount
- Provide Dispute Response with information **ONLY** about the credit that was processed (you are accepting the rest of the dispute)

First-Time Dispute Response

Dispute Amount	\$58.94
Reason Code	13.1 - Merchandise/Services Not Received
Workflow	Collaboration
Response Requirement	Provide compelling evidence that the cardholder received goods or services, participated in, or benefited from the transaction. The evidence could include an invoice, signed receipt, proof of delivery or pick up, any communication between you and the customer, proof of the customers IP address including download time and date (for digital goods/services), or evidence someone related to the customer authorized the transaction. If the delivery date has not passed, provide evidence of the cardholders knowledge of the scheduled delivery date.
Challenge Full Amount ?	<input type="radio"/> No 
Dispute Amount	<input type="text" value="20.00"/> 

Dispute With Cardholder Credit – Scenario 2

Data Element	Input
Challenge Full Amount	NO
Dispute Amount	Enter amount of partial credit
Response Reason	Invalid Dispute
Select Invalid Dispute Reason	Not Listed Above
Provide brief invalid dispute reason that was not listed:	Partial credit was issued
Supporting Documentation	Attach documentation to support the credit

First-Time Dispute Response

Dispute Amount

\$58.94

Reason Code

13.1 - Merchandise/Services Not Received

Workflow

Collaboration

Response Requirement

Provide compelling evidence that the cardholder received goods or services, participated in, or benefited from the transaction. The evidence could include an invoice, signed receipt, proof of delivery or pick up, any communication between you and the customer, proof of the customers IP address including download time and date (for digital goods/services), or evidence someone related to the customer authorized the transaction. If the delivery date has not passed, provide evidence of the cardholders knowledge of the scheduled delivery date.

Challenge Full Amount ?

☐ No
 ☒ ?

Dispute Amount

?

Response Reason

Invalid dispute

Select Invalid Dispute Description

Not listed above

Provide brief invalid dispute reason that was not listed:

Dispute With Cardholder Credit – Scenario 3

- Credit was issued for an amount **less than** the original transaction (prior to the dispute)
- Dispute amount is equal to original transaction amount
- Provide Dispute Response to inform of the partial credit AND why the rest of the transaction should not be disputed

Data Element	Input
Response Reason	Invalid Dispute
Select Invalid Dispute Reason	Not Listed Above
Provide brief invalid dispute reason that was not listed:	Partial credit was issued and no further monies due
Supporting Documentation	Attach documentation to support the credit

First-Time Dispute Response

Control Number 577531600000006

Incoming Date Sep 24, 2018

Transaction Amount \$58.94

Dispute Amount \$58.94

Reason Code 13.2 - Cancelled Recurring

Workflow Collaboration

Response Requirement
Provide proof that the charge is for merchandise or services used or received by the customer between the date of a prior transaction and the date of cancellation or that the customer requested cancellation on a different date. If no prior cancellation has been received, the customer does not have to provide proof that they canceled. Use this dispute as notice of cancellation and stop any further transactions.

Challenge Full Amount ? ☒ Yes 

Response Reason Invalid dispute


Select Invalid Dispute Description Not listed above

Provide brief invalid dispute reason that was not listed:

Dispute With Cardholder Credit – Scenario 4

- Credit was issued for an amount **less than** the original transaction (prior to the dispute)
- Dispute amount is for the difference between the original transaction amount and credit issued
- Provide Dispute Response to inform why the rest of the transaction should not be disputed (**\$58.94** in the example)

Data Element	Input
Response Reason	Invalid Dispute
Select Invalid Dispute Reason	Not Listed Above
Provide brief invalid dispute reason that was not listed:	Partial credit was issued and no further monies due
Supporting Documentation	Attach documentation to support why no further monies are due

First-Time Dispute Response	
Control Number	577531600000006
Incoming Date	Sep 24, 2018
Transaction Amount	\$58.94
Dispute Amount	\$58.94
Reason Code	13.2 - Cancelled Recurring
Workflow	Collaboration
Response Requirement	Provide proof that the charge is for merchandise or services used or received by the customer between the date of a prior transaction and the date of cancellation or that the customer requested cancellation on a different date. If no prior cancellation has been received, the customer does not have to provide proof that they canceled. Use this dispute as notice of cancellation and stop any further transactions.
Challenge Full Amount ?	<input checked="" type="radio"/> Yes 
Response Reason	<div>Invalid dispute</div>
Select Invalid Dispute Description	<div>Not listed above</div>
Provide brief invalid dispute reason that was not listed:	<div></div>

EXAMPLE:
Transaction Amount: **\$100.00**
Credit: \$41.06
Dispute: **\$58.94**

THANK YOU

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